1886.

VICTORIA.

SEVENTH ANNUAL REPORT

OF THE PROCEEDINGS OF

The Government Statist

IN CONNEXION WITH

FRIENDLY SOCIETIES.

REPORT FOR THE YEAR 1884,

TO WHICH ARE APPENDED

VALUATIONS OF FRIENDLY SOCIETIES, STATISTICS OF FRIENDLY SOCIETIES, ETC.

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EXPLANATION OF INITIALS USED IN THE REPORT.

A.N.A.	Australian Natives' Association.
A.O.F.	Ancient Order of Foresters.
A.O.S.	Ancient Order of Shepherds.
G.S.R.S.	German Sick and Relief Society.
G.U.O.F.G.	Grand United Order of Free Gardeners.
G.U.O.O.F.	Grand United Order of Odd Fellows.
H.A.C.B.S.	Hibernian Australasian Catholic Benefit Society.
I.O.O.F.	Independent Order of Odd Fellows.
I.O.R.	Independent Order of Rechabites.
M.U.I.O.O.F.	Manchester Unity Independent Order of Odd Fellows.
O.S.T.	Order of Sons of Temperance.
O.St.A.	Order of St. Andrew.
O.St.A., S.C.	Order of St. Andrew, Scottish Constitution.
P.A.F.S.	Protestant Alliance Friendly Society.
P.M.B.S.	Protestant Mutual Benefit Society.
St.M.T.A.B.S.	St. Mary's Total Abstinence Benefit Society.
St.P.S.	St. Patrick's Society.
U.A.O.D.	United Ancient Order of Druids.
U.L.F.S.	United Labourers' Friendly Society.

SEVENTH ANNUAL REPORT.

In accordance with the provisions of the 9th section of the Friendly Societies Act 1877 (41 Vict. No. 590), the Government Statist submits his Report upon the proceedings and principal matters transacted by him in connexion with Friendly Societies, and upon the valuations of Friendly Societies returned to or caused to be made by him during the year 1884.

Proceedings during the Year.

2. Prior to the end of 1883, forms, numbering about 4,000, for procuring the returns to be made under section 13, sub-section (1*d*), of the Friendly Societies Act had been sent out by the Government Statist to the various Friendly Societies throughout the colony. As these forms were received back in the early part of 1884, they were subjected to the usual careful examination at the hands of the officers of his Department, and, where necessary, referred back for amendment. As the returns were perfected, the Statistics of Friendly Societies 1883 were compiled from them. The Government Statist's Sixth Annual Report, to which these statistics were appended, was written and published, and before the close of the year forms for the returns of 1884 had been duly sent out to all the societies.

3. In the Sixth Annual Report it was stated that the cards appropriated to keeping a record of the sickness experienced by each member of a Friendly Society—the entering up of which had previously got somewhat into arrear—had been written up to date. Since then the work has been kept well in hand, and, at the end of 1884, all the cards, numbering nearly 90,000, had been fully entered up.

4. Prior to 1884 the only fees received by the Government Statist in connexion with Friendly Societies were those paid for valuations under a regulation published in the *Government Gazette* of the 25th March, 1881, but during 1884 it was decided that the Actuary to the Department of the Government Statist should, if desired by any Friendly Society, certify to its rates of contribution, or should prepare tables of contributions calculated to provide the benefits arranged to be paid to members under the society's rules. The scale of fees for these services is that laid down in Clause 59 of the "Regulations under the Friendly Societies Act 1877," published as a supplement to the *Government Gazette* of the 26th April, 1878, and two new clauses—viz., 60 and 60A—gazetted on the 5th September, 1884, to take the place of Clause 60 of the above-mentioned Regulations. Copies of these clauses are published in Appendix A, *post*. It should be mentioned that it is not compulsory on the societies to employ the Departmental Actuary either for valuing their assets and liabilities, certifying to their rates, or preparing contribution tables, but, as a matter of fact, they almost invariably do so. If the Departmental Actuary is employed the fees are paid to the credit of the General Revenue, but if the work is done by an outside Actuary the latter is allowed to retain the fees for his own use.

5. The following are the fees received by the Government Statist in each year since the regulations for taking fees by his Department were first gazetted :—

Fees Received from Friendly Societies.

Year.	Amounts received for—		
	Valuations.	Preparing Tables of Contributions.	Total.
	£ s. d.	£ s. d.	£ s. d.
1881 ...	0 16 8	...	0 16 8
1882 ...	538 17 5	...	538 17 5
1883 ...	73 0 0	...	73 0 0
1884 ...	35 0 9	42 0 0	77 0 9
Total ...	647 14 10	42 0 0	689 14 10

6. The correspondence between the Department of the Government Statist and Friendly Societies was as follows in each of the six years ended with 1884 :—

Number of Letters and Circulars.

	Inwards.	Outwards.
1879	1,239 ...	1,630
1880	3,500 ...	2,425
1881	2,425 ...	3,120
1882	2,200 ...	3,250
1883	2,460 ...	3,450
1884	2,513 ...	3,132

Duties assigned to the Departmental Actuary.

7. By section 10 (v.) of the Friendly Societies Act 1877, it is prescribed that no society shall be registered unless its tables of contributions are certified to by some actuary, approved by the Governor in Council, who has exercised his profession for at least five years. In order to give effect to this provision, soon after the passing of the Act an actuary possessing the prescribed qualifications (Mr. J. M. Templeton, F.I.A.) was duly approved by the Governor in Council to perform the duty alluded to, which he continued to do until, on his accepting an appointment upon the Public Service Board, it was thought by the authorities of some of the principal Friendly Societies to be a favourable opportunity for making a change, their wish being that the Actuary attached to the office of the Government Statist, who had previously been appointed to effect valuations under the Statute, might also be approved to certify to rates of contribution, so that all the actuarial work connected with the societies might be consolidated in the one department, whereby much time and inconvenience would be saved to the officers of the societies.

8. The Honorable the Chief Secretary (Mr. Graham Berry, M.P.), on being applied to, consented to receive a deputation upon the subject, and, accordingly, on the 27th June, 1884, an influential deputation, consisting of leading representatives of most of the societies in the colony, waited on him, and were introduced by the Honorable the Commissioner of Trade and Customs, Mr. G. D. Langridge, M.P., and by Mr. Ephraim L. Zox, M.P., both of whom are Past Grand Masters of the M.U.I.O.O.F. The case was fairly placed before Mr. Berry by those gentlemen, who also stated that, in addition to certifying to rates of contribution, they desired the Departmental Actuary should be authorized to draw up tables of contributions, calculated according to the best information obtainable, to provide the benefits the societies desired to secure to members under their rules.

9. The Government Statist (Mr. H. H. Hayter, C.M.G.), who was present, on being asked his opinion, stated that no doubt the work had hitherto been done efficiently by Mr. Templeton, still, if a change was decided on, the present Actuary (Mr. E. F. Owen) would be able to perform the duties suggested by the deputation in addition to his present duties ; that this would entail no extra expense upon the country, but would, instead, result in a small profit, as the fees hitherto paid to the actuary would go to the General Revenue, and the arrangement would, he believed, be found to work satisfactorily.

10. Mr. Berry said that, undoubtedly, if the rules and tables were framed in a Government Department, a greater guarantee of security would be given than if they were drawn up outside. He understood the Departmental Actuary was a thoroughly fit and competent person to undertake the work, and, as a matter of fact, this seemed to be a case in which the Government could convenience a great body of men without any additional cost. He would, however, carefully read the Act, and satisfy himself the Government possessed the power to do what was asked. He would also see Mr. Templeton, and would, if no obstacle existed, gladly carry out the wishes of the deputation.

11. The result of this deputation was, that the assignment of these duties to the Departmental Actuary was ultimately sanctioned, and was approved by the Governor in Council and duly gazetted, as also was a regulation submitted by the Government Statist respecting the fees to be paid by the societies for the services performed. This regulation is embodied with the other regulations respecting fees appointed to be paid for work done by the Actuary in Appendix A, *post*.

12. During 1884, four tables of contributions were prepared by the Actuary, but no rates of contribution were presented for his certificate. Several instances of both descriptions of service, however, have been performed by him during the current year, particulars of which will be duly given in the Government Statist's Report for 1885.

Valuations.

13. The valuations of fourteen Friendly Societies, comprising 155 branches—each of which formed the subject of a distinct valuation—were effected by the Actuary to the Department in 1884. The following are the names of these societies, the number of branches in each, the number of members, and the number of members' wives; also the average valuation ages of the members, and the average length of time they had been connected with their respective branches:—

Friendly Societies Valued in 1884.

Name of Society.	Number of Branches.	Members.			Number of Registered Wives.
		Total Number.	Average Valuation Age.	Average Duration of Membership.	
			Years.	Years.	
G.U.O.O.F., Ballarat District	8	603	35¾	6½	149
,, Bendigo District	4	357	35¾	6½	135
,, Castlemaine District ...	12	383	39¾	10	128
,, Gippsland District	4	192	37½	7½	58
,, Melbourne District	22	1,842	33¾	6¾	655
Total of G.U.O.O.F.	50	3,377	35¼	7	1,125
A.O.F., Bendigo District	12	1,347	42	11¾	981
,, Ballarat District	9	452	43¾	12½	345
,, Geelong and Western District ...	6	284	37¾	9	193
,, Court Freedom	1	101	46¼	15½	87
,, Court Amherst	1	36	41	12¼	24
O.St.A.	18	920	45½	8¼	674
P.A.F.S.	21	775	35½	5½	381
O.S.T., Victoria Grand Division	21	605	34¼	7¾	11
A.N.A.	6	511	24¼	2	91
O.St.A., S.C.	7	322	45½	8½	225
St.P.S., Geelong and Western District ...	1	162	40	9½	109
St.M.T.A.B.S.	1	48	36¼	7¼	22
A.O.S., Melbourne District	1	42	46	13¾	36
Total	155	8,982	37¾	8	4,304

14. The subjoined table contains the valuation balance-sheet of each of the above societies, with a statement of the benefits given thereby, and the contributions made by the members to the Sick and Funeral Fund:—

Contributions, Benefits, Assets, and Liabilities of the Friendly Societies Valued in 1884.

Name of Society.	Average Annual Contribution per Member to the—		Benefits.		Liabilities. Value of—		Assets. Value of Contributions to the—		Assets. Capital of the—		Surplus in the—		Deficiency in the—	
	Sick Fund.	Funeral Fund.	Sick Pay.	Funeral Donations.	Sick Pay.	Funeral Donations.	Sick Fund.	Funeral Fund.	Sick Fund.	Funeral Fund.	Sick Fund.	Funeral Fund.	Sick Fund.	Funeral Fund.
			Per Week.		£	£	£	£	£	£	£	£	£	£
G.U.O.O.F.—														
Ballarat District	27/2	4/	20/, 15/, 5/	*£20 £10	17,002	3,448	11,641	1,283	2,494	1,489	...	...	2,867	676
Bendigo ,, ...	,,	,,	,,	*,,	10,316	2,944	7,202	951	1,127	569	...	...	1,987	1,424
Castlemaine ,, ...	,,	,,	,,	*,,	12,027	2,826	7,598	843	2,921	1,506	...	...	1,508	477
Gippsland ,, ...	,,	,,	,,	*,,	5,633	1,516	3,674	525	1,484	728	...	...	475	263
Melbourne ,, ...	25/2	6/	,,	*,,	46,501	10,098	32,524	5,747	7,895	3,849	...	...	6,082	502
Total of G.U.O.O.F.	26/1	5/1	,,	*,,	91,479	20,832	62,639	9,349	15,921	8,141	...	...	12,919	3,342
A.O.F.—														
Bendigo District	22/9	4/3	20/, 10/, 5/	†,,	37,667	15,054	18,909	4,343	7,884	236	...	...	10,874	10,475
Ballarat ,, ...	28/2	6/	20/, 10/, 10/, 5/	,,	15,698	5,608	8,399	1,979	3,313	179	...	...	3,986	3,450
Geelong and Western District ...	26/6	4/9	20/, 10/, 5/	,,	8,499	2,410	5,680	884	2,154	954	...	...	665	572
Court Freedom ...	53/8		20/, 10/	,,	3,594	996	2,971		1,656		37		...	...
Court Amherst ...	21/9	4/	,,	†,,	1,411	461	558	111	494		...	...	709	

* In the G.U.O.O.F. a donation of £2 is paid on the death of each registered child under 14 years of age.
† In the A.O.F. Bendigo District and Court Amherst a donation of £10 is paid on the death of each registered widow.

CONTRIBUTIONS, BENEFITS, ASSETS, AND LIABILITIES OF FRIENDLY SOCIETIES—*continued.*

Name of Society.	Average Annual Contribution per Member to the—		Benefits.		Liabilities. Value of—		Assets. Value of Contributions to the—		Assets. Capital of the—		Surplus in the—		Deficiency in the—	
	Sick Fund.	Funeral Fund.	Sick Pay.	Funeral Donations.	Sick Pay.	Funeral Donations.	Sick Fund.	Funeral Fund.	Sick Fund.	Funeral Fund.	Sick Fund.	Funeral Fund.	Sick Fund.	Funeral Fund.
			Per Week.		£	£	£	£	£	£	£	£	£	£
O.St.A.	24/8	6/	20/, 12/6, 6/	£20 / £10	32,676	8,323	14,596	2,977	2,793	846	...	...	15,287	4,500
P.A.F.S.	28/		20/, 10/, 5/	*,,	23,685	7,794	17,474		3,625		...	...	10,380	
O.S.T.— Victoria Grand Division ...	18/2	8/1	20/, 12/6, 9/, 4/	*,,	17,307	4,101	8,535	3,440	7,050	653	...	...	1,722	8
A.N.A.	20/	6/	20/, 10/, 5/	,,	10,509	3,273	8,486	2,438	876	531	...	...	1,147	304
O.St.A., S.C. ...	21/8	8/	,,	,,	11,051	3,675	4,687	1,665	1,997	800	...	...	4,367	1,210
St.P.S.— Geelong and Western District ...	19/6	6/6	15/, 10/ 20/, 10/, 5/, 5/	,,	4,561	1,400	1,969	656	1,666		...	...	1,670	
St.M.T.A.B.S. ...	,,	,,	15/ 20/, 10/, 10/, 5/	,,	1,871	448	716	239	167		...	...	1,197	
A.O.S.— Melbourne District	17/7	2/10	15/, 7/6, 3/9	£10 / £5	930	232	466	76	501	43	37	...	...	113
Total ...	...	...	...	...	260,938	74,607	184,242		62,480		...	...	88,823 †	
					335,545		246,722							

* In the P.A.F.S. and O.S.T. Victoria Grand Division a donation of £10 is paid on the death of each registered widow. † Net figures.

15. Of the above societies, the following charge uniform contributions for all ages at entry:—O.S.T. Victoria Grand Division (up to age 40), A.N.A., P.A.F.S., O.St.A.,S.C., O.St.A., St.P.S. Geelong and Western District, St.M.T.A.B.S., and G.U.O.O.F. The remaining six societies, comprising the five Societies of Foresters and the A.O.S. Melbourne District, require their members to pay a scale of contributions increasing to a greater or less extent with the age at initiation.

16. In Court Freedom A.O.F. the contributions to the Sick and Funeral Fund increase with the age of initiation, from 36s. 4d. per annum at age 18 to 72s. 4d. at age 40, the average annual sum paid by the members at the time of the valuation being 53s. 8d. It will be noticed from the results of the valuation that a scale lower than this would not have supplied funds sufficient to defray the heavy expenditure of this society, resulting, no doubt, to a large extent from the occupations of the members, 70 per cent. of whom were miners.

17. Taking the above societies as a whole, the liabilities are seen to amount to £335,545, viz.:—£260,938 on account of sickness claims, and £74,607 on account of funeral claims; the contributions are equivalent to £184,242, the net liability is, therefore, £151,303, to meet which the aggregate reserve funds amount to no more than £62,480, the deficiency being thus £88,823.

18. Of the 168 valuations made in 1884—viz., 155 of branches and 13 of the funeral funds of central bodies—22, or rather less than a seventh, had a surplus, and 146, or rather more than six-sevenths, had a deficiency. This is shown in the following table, as is also the number of members and the total amount of surplus or deficiency:—

SUMMARY OF VALUATIONS MADE IN 1884.

Societies Valued having a—	Number of Societies.	Number of Members.	Amount of Surplus or Deficiency.	
			£	£
Surplus—Branches	22	1,061		1,909
Deficiency—Branches	133	7,921	66,758	
,, Central Bodies (Funeral Funds)	13	...	23,974	
Total	146	7,921		90,732
All the Societies (Net Deficiency) ...	168	8,982		88,823

19. Of the 660 societies whose valuations were completed at the end of 1884, 151, or less than a fourth, had a surplus, and 509, or more than three-fourths, had a deficiency, the net deficiency being £304,500. The particulars are as follow:—

SUMMARY OF VALUATIONS MADE TO END OF 1884.

Societies Valued having a—	Number of Societies.	Number of Members.	Amount of Surplus or Deficiency.
			£
Surplus—Branches	150	8,910	43,969
„ Central Body (Funeral Fund)	1	...	2,677
Total	151	8,910	46,646
Deficiency—Branches	490	33,665	291,577
„ Central Bodies (Funeral Funds)	19	...	59,560
Total	509	33,665	351,137
All the Societies (Net Deficiency) ...	660	42,575	304,491

20. An approximate idea of the relative solvency of societies, whose contributions and benefits are similar, may be obtained by comparing the amount of their accumulated funds, per member, and the length of time the members have been connected therewith. Other things being equal, the greater the average duration of membership, the greater ought to be the amount of capital per member accumulated by the society.

21. A test, which may be relied on to show with accuracy the financial condition of societies, is obtained by taking the liabilities in each case as the unit of comparison, and stating the ratio thereto of the assets, which are made up of the present value of members' future contributions and the capital.

22. These particulars, in respect to societies valued in 1884, are given in the following table :—

CAPITAL, SURPLUS OR DEFICIENCY, PER MEMBER, AND RATIO OF ASSETS TO LIABILITIES OF THE SOCIETIES VALUED IN 1884.

Name of Society.	Total Value of—		Ratio to Liabilities of the—				Amount per Member ‡ of—	
	Liabilities*	Assets.†	Present Value of Contributions.	Accumulated Funds.	Assets.	Deficiency (−), or Surplus (+).	Accumulated Funds.	Deficiency (−), or Surplus (+).
	£	£	Per cent.	Per cent.	Per cent.	Per cent.	£ s.	£ s.
G.U.O.O.F., Ballarat District	20,450	16,907	63·2	19·5	82·7	− 17·3	6 12	− 5 17
„ Bendigo „	13,260	9,849	61·5	12·8	74·3	− 25·7	4 15	− 9 11
„ Castlemaine District	14,853	12,868	56·8	29·8	86·6	− 13·4	11 11	− 5 4
„ Gippsland „	7,149	6,411	58·7	31·0	89·7	− 10·3	11 10	− 3 17
„ Melbourne „	56,599	50,015	67·6	20·8	88·4	− 11·6	6 8	− 3 12
Total of G.U.O.O.F. ...	112,311	96,050	64·1	21·4	85·5	− 14·5	7 3	− 4 16
A.O.F., Bendigo District	52,721	31,372	44·1	15·4	59·5	− 40·5	6 1	− 15 17
„ Ballarat District	21,306	13,870	48·7	16·4	65·1	− 34·9	7 15	− 16 9
„ Geelong and Western District ...	10,909	9,672	60·2	28·5	88·7	− 11·3	10 19	− 4 7
„ Court Freedom	4,590	4,627	64·7	36·1	100·8	+ 0·8	16 8	+ 0 7
„ Court Amherst	1,872	1,163	35·7	26·3	62·0	− 38·0	13 15	− 19 14
O.St.A....	40,999	21,212	42·9	8·9	51·8	− 48·2	3 19	− 21 10
P.A.F.S.	31,479	21,099	55·5	11·5	67·0	− 33·0	2 18	− 13 8
O.S.T., Victoria Grand Division	21,408	19,678	55·9	36·0	91·9	− 8·1	12 15	− 2 17
A.N.A....	13,782	12,331	79·3	10·2	89·5	− 10·5	2 15	− 2 17
O.St.A., S.C.	14,726	9,149	43·1	19·0	62·1	− 37·9	8 14	− 17 6
St.P.S., Geelong and Western District ...	5,961	4,291	44·0	28·0	72·0	− 28·0	10 5	− 10 6
St.M.T.A.B.S.	2,319	1,122	41·2	7·2	48·4	− 51·6	3 10	− 24 19
A.O.S., Melbourne District	1,162	1,086	46·7	46·8	93·5	− 6·5	12 19	− 1 16
Total Societies valued in 1884 ...	335,545	246,722	54·9	18·6	73·5	− 26·5	6 19	− 9 18
Total Societies valued at end of 1883	1,183,322	967,654	51·8	29·9	81·7	− 18·3	10 11	− 6 12
Total Societies valued at end of 1884	1,518,867	1,214,376	52·5	27·5	80·0	− 20·0	9 16	− 7 3

* The liabilities are made up of the aggregate value of the sick pay and funeral donations, for which see table following paragraph 14 *ante*.
† The assets are made up of the aggregate value of the contributions to and capital of the Sick and Funeral Funds, for which see table following paragraph 14 *ante*.
‡ For number of members, see table following paragraph 13 *ante*.

23. It will be noticed, by comparing the figures relating to the societies valued during 1884, taken as a whole, with those of the societies previously valued (brought forward from the Report of the Government Statist for 1883), that, in respect to average

age, capital per member, and the ratio of assets to liabilities, the first-named group of societies are in a less favourable condition than the others.

24. Combining the particulars given in the last four columns of the table with those contained in the similar table for 1883, and placing the societies in the order of the ratio of their assets to their liabilities—the society in which that ratio is highest being placed first, and the rest in succession—the following table is obtained, exhibiting the relative financial position of all the societies valued up to the end of 1884 :—

SOCIETIES VALUED TO THE END OF 1884 IN ORDER OF SOLVENCY.

Name of Society.	The Liabilities being taken as £1— The Contributions are equivalent to—	The Capital is equal to—	The Assets are equal to—	The Surplus (+), or Deficiency (−), is equal to—
	s. d.	s. d.	s. d.	s. d.
M.U.I.O.O.F., Port Fairy District	10 3	11 5	21 8	+ 1 8
A.O.F., Court Unity	10 2	10 4	20 6	+ 0 6
„ „ Freedom	13 0	7 2	20 2	+ 0 2
M.U.I.O.O.F., Ballarat District	8 11	10 4	19 3	− 0 9
A.O.S., Melbourne District	9 4	9 4	18 8	− 1 4
O.S.T., Victoria Grand Division	11 2	7 3	18 5	− 1 7
I.O.R., Victoria District	12 2	6 2	18 4	− 1 8
M.U.I.O.O.F., Hamilton District	9 11	8 5	18 4	− 1 8
St.P.S., Melbourne „	10 0	8 3	18 3	− 1 9
M.U.I.O.O.F., Corio „	7 5	10 9	18 2	− 1 10
„ Collingwood „	8 9	9 3	18 0	− 2 0
G.U.O.O.F., Gippsland „	11 9	6 2	17 11	− 2 1
A.N.A.	15 10	2 1	17 11	− 2 1
I.O.O.F.	13 11	3 11	17 10	− 2 2
A.O.F., Geelong and Western District...	12 1	5 8	17 9	− 2 3
G.U.O.O.F., Melbourne „	13 6	4 2	17 8	− 2 4
M.U.I.O.O.F., South Melbourne „	9 10	7 9	17 7	− 2 5
A.O F., Court Ararat	9 4	8 3	17 7	− 2 5
G.U.O.O.F., Castlemaine District	11 4	6 0	17 4	− 2 8
M.U.I.O.O.F., Port Phillip „	9 6	7 9	17 3	− 2 9
G.U.O.O.F. (the Order as a whole)	12 10	4 3	17 1	− 2 11
M.U.I.O.O.F. (the Order as a whole)	9 1	7 6	16 7	− 3 5
G.U.O.O.F., Ballarat District...	12 8	3 11	16 7	− 3 5
A.O.F., Portland „	9 5	7 0	16 5	− 3 7
„ Ovens and Murray District	10 2	6 3	16 5	− 3 7
M.U.I.O.O.F., „ „	9 5	6 11	16 4	− 3 8
„ Castlemaine „	8 4	7 0	15 4	− 4 8
U.A.O.D.	11 9	3 2	14 11	− 5 1
G.U.O.O.F., Bendigo District	12 3	2 7	14 10	− 5 2
A.O.F., Melbourne „	9 6	4 11	14 5	− 5 7
St.P.S., Geelong and Western District...	8 10	5 7	14 5	− 5 7
M.U.I.O.O.F., Wimmera „	9 1	4 6	13 7	− 6 5
P.A.F.S.	11 1	2 4	13 5	− 6 7
M.U.I.O.O.F., Talbot District	7 10	5 5	13 3	− 6 9
„ Bendigo „	9 0	4 1	13 1	− 6 11
A.O.F., Ballarat „	9 9	3 3	13 0	− 7 0
M.U.I.O.O.F., Warrnambool District	8 4	4 5	12 9	− 7 3
O.St.A., S.C.	8 7	3 10	12 5	− 7 7
A.O.F., Court Amherst	7 2	5 3	12 5	− 7 7
G.U.O.F.G....	9 9	2 8	12 5	− 7 7
A.O.F., Bendigo District	8 10	3 1	11 11	− 8 1
P.M.B.S.	8 6	2 2	10 8	− 9 4
O.St.A.	8 7	1 9	10 4	− 9 8
St.M.T.A.B.S.	8 3	1 5	9 8	− 10 4
Average	10 6	5 6	16 0	− 4 0

25. An examination of the Summary Valuation Tables contained in Appendix B to this Report will show that the successful investment of the funds of a society is an important factor in regard to its attainment of a sound financial position. The subjoined table contains a list of the societies valued up to the end of 1884, ranged in the order of the average annual rate of interest received by each on the investment of its Sick and Funeral Fund during the preceding quinquennium :—

SOCIETIES VALUED TO THE END OF 1884 IN ORDER OF THE PROFIT RECEIVED FROM MONEYS INVESTED.

Name of Society.	Rate of Interest per annum.	Name of Society.	Rate of Interest per annum.
	Per cent.		Per cent.
A.O.F., Bendigo District	6·4	M.U.I.O.O.F., Collingwood District	5·5
„ Court Unity	6·4	„ South Melbourne District ...	5·5
„ „ Freedom	6·3	I.O.R., Victoria District	5·4
„ „ Ararat	6·2	A.O.F., Melbourne „	5·3
G.U.O.O.F., Melbourne District	6·0	M.U.I.O.O.F., Bendigo District	5·3
M.U.I.O.O.F., Ballarat „	5·8	„ Castlemaine „	5·3
G.U.O.O.F. „ „	5·8	„ (the Order as a whole) ...	5·2
„ (the Order as a whole)... ...	5·5	U.A.O.D....	5·2

SOCIETIES VALUED TO THE END OF 1884 IN ORDER OF THE PROFIT RECEIVED FROM MONEYS INVESTED—*continued.*

Name of Society.	Rate of Interest per annum.	Name of Society.	Rate of Interest per annum.
	Per cent.		Per cent.
A.O.S., Melbourne District	5·2	A.O.F., Ballarat District	4·2
St.P.S., Geelong and Western District ...	5·1	„ Portland „	4·2
I.O.O.F.	5·0	G.U.O.O.F., Bendigo District	4·0
M.U.I.O.O.F., Port Phillip District	5·0	M.U.I.O.O.F., Ovens and Murray District ...	4·0
„ Port Fairy „	5·0	St.P.S., Melbourne District	4·0
„ Wimmera „	5 0	O.St.A.	3·9
G.U.O.O.F., Castlemaine District	5·0	P.A.F.S....	3·6
„ Gippsland „	4·7	O.S.T., Victoria Grand Division	3.6
G.U.O.F.G.	4·6	O.St.A., S.C.	3·5
M.U.I.O.O.F., Corio District	4·5	P.M.B.S.	3·2
„ Hamilton District	4·5	M.U.I.O.O.F., Warrnambool District ...	2·8
„ Talbot „	4·5	A.O.F., Court Amherst	2·0
A.O.F., Ovens and Murray „	4·4	A.N.A.	1·6
„ Geelong and Western District ...	4·3	St.M.T.A.B.S.	·4

26. In making the valuations, the Actuary determined the rates of sickness, mortality, and withdrawals, by comparing the number of each of such occurrences with the total number of members at corresponding ages entitled to benefits in the society under investigation, and he obtained the expectation of such occurrences by applying to such members the rates of the English Manchester Unity experience as determined by the late Mr. Henry Ratcliffe; the rates of sickness, mortality, and withdrawals between the ages of 20 and 60 experienced in which society, as well as those experienced by the Ancient Order of Foresters in England, as deduced by Mr. F. G. P. Neison, are given in the following table:—

EXPERIENCE OF THE M.U., ENGLAND, DURING THE FIVE YEARS 1866–70 (RATCLIFFE), AND OF THE A.O.F., ENGLAND, DURING THE FIVE YEARS 1871–75 (NEISON).

Age.	Annual Mortality per 1,000 in the—		Annual Withdrawals per 1,000 in the—		Annual Sickness per Member in the—	
	M.U.	A.O.F.	M.U.	A.O.F.	M.U.	A.O.F.
					Weeks.	Weeks.
20 ...	6·03	7·29	49·03	99·28	·702	·845
21 ...	6·25	7·32	51·75	97·16	·722	·833
22 ...	6·46	7·36	53·40	93·20	·741	·823
23 ...	6·67	7·40	53·97	87·90	·757	·816
24 ...	6·88	7·41	53·47	81·76	·770	·817
25 ...	7·08	7·37	51·89	75·36	·780	·824
26 ...	7·28	7·32	49·23	69·44	·791	·837
27 ...	7·47	7·36	46·54	64·13	·806	·853
28 ...	7·65	7·50	43·84	59·22	·824	·870
29 ...	7·83	7·74	41·10	54·74	·845	·887
30 ...	7·99	8·07	38·35	50·72	·867	·906
31 ...	8·14	8·44	35·57	47·03	·897	·931
32 ...	8·34	8·84	33·02	43·53	·926	·965
33 ...	8·59	9·27	30·70	40·26	·952	1·007
34 ...	8·89	9·71	28·62	37·23	·981	1·052
35 ...	9·25	10·13	26·78	34·41	1·012	1·089
36 ...	9·65	10·52	25·17	31·78	1·034	1·117
37 ...	10·05	10·90	23·55	29·25	1·061	1·145
38 ...	10·45	11·28	21·92	26·78	1·096	1·181
39 ...	10·86	11·68	20·29	24·37	1·133	1·223
40 ...	11·27	12·08	18·64	21·98	1·175	1·272
41 ...	11·68	12·49	17·00	19·60	1·222	1·326
42 ...	12·10	12·96	15·46	17·35	1·277	1·385
43 ...	12·55	13·55	14·04	15·29	1·340	1·446
44 ...	13·02	14·27	12·73	13·55	1·411	1·510
45 ...	13·52	15·11	11·53	12·14	1·489	1·580
46 ...	14·03	15·91	10·44	10·98	1·576	1·653
47 ...	14·64	16·63	9·47	9·97	1·670	1·722
48 ...	15·35	17·27	8·62	9·08	1·769	1·783
49 ...	16·17	17·91	7·89	8·25	1·876	1·851
50 ...	17·08	18·65	7·29	7·45	1·989	1·953
51 ...	18·09	19·66	6·81	6·66	2·110	2·106
52 ...	19·17	21·01	6·38	5·81	2·245	2·299
53 ...	20·29	22·64	6·00	4·82	2·393	2·508
54 ...	21·48	24·45	5·67	3·76	2·554	2·712
55 ...	22·72	26·26	5·40	2·65	2·729	2·894
56 ...	24·02	27·90	5·17	1·65	2·920	3·053
57 ...	25·59	29·35	4·96	·88	3·146	3·213
58 ...	27·42	30·68	4·75	·38	3·407	3·410
59 ...	29·53	32·01	4·54	·10	3·702	3·647

27. The rates of sickness, mortality, and withdrawals which were experienced by the members of the Victorian societies, valued up to the end of 1884, during the quinquennium prior to the valuation, are given below, also the rates they would have shown had the English Manchester Unity experience prevailed:—

SICKNESS, DEATHS, AND WITHDRAWALS, EXPECTATION AND EXPERIENCE OF—IN THE SOCIETIES VALUED TO THE END OF 1884.

Name of Society.	Number of Branches.	Number of Members.	Average Age of Members.	Expectation (according to Ratcliffe's Tables).			Actual Experience.		
				Annual Sickness per Member.	Annual Deaths per 1,000 Members.	Annual Withdrawals per 1,000 Members.	Annual Sickness per Member.	Annual Deaths per 1,000 Members.	Annual Withdrawals per 1,000 Members.
1	2	3	4	5	6	7	8	9	10
			Yrs.	Weeks.			Weeks.		
M.U.I.O.O.F.—									
Ballarat District ...	17	1,443	38¾	1·28	10·4	24·9	1·46	7·7	54·9
Bendigo „ ...	14	1,713	37¾	1·22	10·1	26·8	1·48	9·8	49·9
Castlemaine „ ...	22	1,436	38½	1·23	11·0	25·9	1·93	8·5	55·9
Collingwood „ ...	7	994	38	1·31	11·4	27·3	1·63	9·3	40·8
Corio „ ...	5	328	42	1·61	13·7	21·8	1·64	11·8	47·2
Hamilton „ ...	7	214	34	1·03	9·2	34·0	0·92	9·8	90·3
Ovens and Murray District	9	405	37	1·15	10·3	27·8	0·95	5·6	60·4
Port Fairy District ...	6	262	35¾	1·20	10·5	31·5	0·95	10·8	65·0
Port Phillip „ ...	38	4,099	36	1·23	11·6	29·3	1·30	11·8	43·3
South Melbourne District	9	1,075	36	1·17	10·3	30·0	1·20	10·0	47·7
Talbot District ...	4	197	40	1·29	11·5	23·3	1·69	12·5	51·8
Warrnambool District	3	262	34¾	1·11	9·9	30·8	2·08	7·4	49·1
Wimmera „	5	368	36¾	1·11	10·1	28·0	1·10	8·9	67·8
Total of M.U.I.O.O.F.	146	12,796	37	1·23	11·0	27·7	1·44	9·9	50·2
G.U.O.O.F.—									
Ballarat District ...	8	603	35¾	1·21	10·6	28·7	1·25	6·9	83·2
Bendigo „ ...	4	357	35¾	1·31	11·3	27·5	1·24	11·5	64·7
Castlemaine „ ...	12	383	39¾	1·47	12·7	23·0	1·35	13·1	72·1
Gippsland „ ...	4	192	37½	1·27	11·2	26·4	1·26	9·4	126·2
Melbourne „ ...	22	1,842	33¾	1·30	11·1	29·8	1·38	10·6	65·1
Total of G.U.O.O.F....	50	3,377	35¼	1·31	11·2	28·2	1·32	10·3	73·4
A.O.F.—									
Melbourne District ...	73	6,273	40¾	1·49	12·9	22·5	1·44	13·1	46·6
Bendigo „ ...	12	1,347	42	1·53	13·3	20·4	1·70	15·1	43·9
Portland „ ...	7	472	41	1·51	13·0	23·9	1·10	8·5	51·4
Ballarat „ ...	9	452	43¾	1·62	14·0	18·0	2·11	15·5	52·0
Geelong and Western District	6	284	37¾	1·32	11·5	26·7	1·19	7·2	68·6
Ovens and Murray District	5	209	38	1·24	11·1	25·2	1·32	10·4	81·5
Court Unity ...	1	224	48¼	1·94	16·6	12·3	2·18	17·1	32·5
Court Freedom ...	1	101	46¼	1·64	14·3	16·1	3·25	21·1	61·7
Court Ararat ...	1	51	42½	1·53	13·3	20·4	1·22	3·0	63·3
Court Amherst ...	1	36	41	1·54	13·3	21·1	1·29	30·1	90·2
I.O.R.—									
Victoria District ...	140	5,211	34½	1·18	10·2	32·6	1·26	6·9	108·8
I.O.O.F.	42	3,807	33½	1·21	10·4	30·5	0·94	8·4	108·0
U.A.O.D.	48	3,456	33½	1·12	9·8	31·9	1·06	10·5	122·3
O.St.A.	18	920	45½	1·94	16·2	15·9	1·38	17·6	68·9
P.A.F.S.	21	775	35½	1·26	11·0.	26·8	1·28	9·5	89·8
O.S.T.—									
Victoria Grand Division	21	605	34¼	1·25	10·5	32·3	1·00	6·4	106·0
G.U.O.F.G.	13	583	35¼	1·11	9·9	30·2	0·76	7·8	147·0
A.N.A.	6	511	24¼	·82	7·2	45·9	0·40	4·1	202·0
St.P.S.—									
Melbourne District ...	6	433	39½	1·27	11·3	24·0	1·34	14·8	71·2
Geelong and Western District	1	162	40	1·39	12·3	20·7	1·71	14·4	39·3
O.St.A., S.C.	7	322	45½	1·79	15·2	17·8	1·04	15·1	86·8
P.M.B.S.	3	78	48¼	1·74	14·8	15·5	1·44	15·0	70·5
St.M.T.A.B.S. ...	1	48	36¼	1·13	10·1	30·0	2·47	3·9	150·6
A.O.S.—									
Melbourne District ...	1	42	46	1·34	12·0	23·2	1·23	9·1	13·7
Total ...	640	42,575	36½	1·31	11·4	27·2	1·34	10·4	73·1

28. This table furnishes data for instituting comparisons between the various societies. For instance, the average age of the members was 24¼ years in the A.N.A., but as much as 48¼ years in Court Unity A.O.F. and in the P.M.B.S. Only 3 deaths per 1,000 members occurred in Court Ararat A.O.F., but as many as 30 deaths per 1,000 members in Court Amherst A.O.F.; only 2⅖ days

(·4 week) of sickness per member per annum were experienced in the A.N.A., but as many as 19½ days (3·25 weeks) in Court Freedom A.O.F.; the annual withdrawals were in the proportion of only 39 per 1,000 members in the Geelong and Western District St.P.S., but in that of 202 per 1,000 members in the A.N.A.

29. The results obtained by an examination of the experience of the M.U.I.O.O.F. and the A.O.F. in England, as given in a previous table,* as well as the observations made here, clearly show that, when the several groups of members in a society are sufficiently numerous to allow fair scope to the principle of average, the normal claims on account of sickness and mortality continue to increase regularly with the increase in members' ages. A little consideration will make it evident that the mere fact of the sickness rate being lower in one society than another does not, unless the average age of the members is higher, or at any rate not lower, necessarily prove that the former possesses healthier members or exercises closer supervision in regard to its sick claims than the latter.

30. A cursory glance at Ratcliffe's or Neison's table will show that age is a very important element in determining the financial condition of a society. When the *valuation* age of the members is high, the liabilities will be high also, necessitating the possession of a large reserve fund in order to balance the account; but a society cannot succeed in securing a fund commensurate with its liabilities unless members' contributions at their *entry* age are adequate to sustain the future claims. In the first column of the following table, the societies are ranged in the order of the average valuation age of the members, and in the third column in the order of the age at which they were admitted into their respective branches by initiation or clearance:—

SOCIETIES VALUED TO THE END OF 1884 IN THE ORDER OF MEMBERS' VALUATION AGE AND OF THEIR ENTRY AGE.

Name of Society.	Average Valuation Age of Members.	Name of Society.	Average Entry Age of Members.
	Years.		Years.
A.N.A.	24¼	A.N.A.	22¼
I.O.O.F.	33½	M.U.I.O.O.F., Warrnambool District	26
U.A.O.D.	33½	O.S.T., Victoria Grand Division	26½
G.U.O.O.F., Melbourne District	33¾	G.U.O.O.F., Melbourne District	27
M.U.I.O.O.F., Hamilton District	34	M.U.I.O.O.F., Port Phillip District	27
O.S.T., Victoria Grand Division	34¼	,, Collingwood District	27¼
I.O.R., Victoria District	34½	,, Hamilton District	27½
M.U.I.O.O.F., Warrnambool District	34¾	,, Port Fairy District	27½
G.U.O.F.G.	35¼	,, South Melbourne District	27½
G.U.O.O.F. (the Order as a whole)	35¼	,, (the Order as a whole)	27½
P.A.F.S.	35½	,, Bendigo District	28
M.U.I.O.O.F., Port Fairy District	35¾	,, Castlemaine District	28
G.U.O.O.F., Ballarat District	35¾	,, Ovens and Murray District	28¼
,, Bendigo District	35¾	,, Ballarat District	28½
M.U.I.O.O.F.—Port Phillip District	36	G.U.O.O.F. (the Order as a whole)	28¼
,, South Melbourne District	36	M.U.I.O.O.F., Corio District	28½
St. M.T.A.B.S.	36¼	U.A.O.D.	28¾
M.U.I.O.O.F.—Wimmera District	36¾	A.O.F., Geelong and Western District	28¾
,, (the Order as a whole)	37	M.U.I.O.O.F., Talbot District	28¾
,, Ovens and Murray District	37	A.O.F., Court Amherst	28¾
G.U.O.O.F., Gippsland District	37½	I.O.O.F.	29
M.U.I.O.O.F., Bendigo District	37¾	I.O.R., Victoria District	29
A.O.F., Geelong and Western District	37¾	St.M.T.A.B.S.	29
M.U.I.O.O.F., Collingwood District	38	A.O.F., Portland District	29
A.O.F., Ovens and Murray District	38	G.U.O.O.F., Ballarat District	29¼
M.U.I.O.O.F., Castlemaine District	38½	,, Bendigo District	29¼
,, Ballarat District	38¾	M.U.I.O.O.F., Wimmera District	29¼
St. P.S., Melbourne District	39½	A.O.F., Ovens and Murray District	29¼
G.U.O.O.F., Castlemaine District	39¾	,, Melbourne District	29½
M.U.I.O.O.F., Talbot District	40	G.U.O.O.F., Castlemaine District	29¾
St. P.S., Geelong and Western District	40	P.A.F.S.	30
A.O.F., Melbourne District	40¾	G.U.O.O.F., Gippsland District	30
,, Portland District	41	A.O.F., Bendigo District	30¼
,, Court Amherst	41	G.U.O.F.G.	30½
M.U.I.O.O.F., Corio District	42	St.P.S., Melbourne District	30½
A.O.F., Bendigo District	42	,, Geelong and Western District	30½
,, Court Ararat	42½	A.O.F., Court Freedom	30¾
,, Ballarat District	43¾	,, Ballarat District	31¼
O.St.A., S.C.	45½	,, Court Ararat	32¼
O.St.A.	45½	A.O.S., Melbourne District	32¼
A.O.S., Melbourne District	46	A.O.F., Court Unity	33
A.O.F., Court Freedom	46¼	O.St.A., S.C.	37
,, Court Unity	48¼	O.St.A.	37¼
P.M.B.S.	48¼	P.M.B.S.	43¾

* See table following paragraph 26 *ante*.

31. When the expectation of sickness, mortality, and withdrawals—which is arrived at by assuming that the liability to sickness and the duration of life and membership of the members of Victorian societies are accurately represented by Ratcliffe's table—is made the basis of comparison, it is found that the actual mortality in the societies, taken as a whole, has been less than the expectation by 9 per cent., but the sickness greater by 2 per cent., and the withdrawals greater by 169 per cent.

32. The following table exhibits the relative position of the several societies when their actual experience of sickness and mortality as given in a previous table* is compared with their expected rates; the number placed opposite each society representing the ratio of the actual rate to the expected rate (taken as 100), the society having the most favourable relative experience being placed first, and the rest following in order:—

SOCIETIES VALUED TO THE END OF 1884 IN THE ORDER OF THE RATIO OF THEIR ACTUAL RATES OF SICKNESS AND MORTALITY TO THEIR EXPECTED RATES.

Sickness.		Mortality.	
Name of Society.	Actual Rate (Expected Rate being 100).	Name of Society.	Actual Rate (Expected Rate being 100).
A.N.A.	49	A.O.F., Court Ararat	23
O.St.A., S.C.	58	St.M.T.A.B.S.	39
G.U.O.F.G.	68	M.U.I.O.O.F., Ovens and Murray District	54
O.St.A.	71	A.N.A.	57
A.O F., Portland District	73	O.S.T., Victoria Grand Division	61
I.O.O F.	78	A.O.F., Geelong and Western District	63
M.U.I.O.O.F., Port Fairy District	79	„ Portland District	65
O.S.T., Victoria Grand Division	80	G.U.O.O.F., Ballarat District	65
A.O.F., Court Ararat	80	I.O R., Victoria District	68
M.U.I.O.O.F., Ovens and Murray District	83	M.U.I.O.O.F., Ballarat District	74
P.M.B.S.	83	„ Warrnambool District	75
A.O.F., Court Amhurst	84	A.O.S., Melbourne District	76
M.U.I.O.O.F., Hamilton District	89	M.U.I.O.O.F., Castlemaine District	77
A.O.F.. Geelong and Western District	90	G.U.O.F.G.	79
G.U.O.O F., Castlemaine District	92	M.U.I.O.O F., Collingwood District	81
A.O.S., Melbourne District	92	I.O.O.F.	81
U.A.O.D.	94	G.U.O.O.F., Gippsland District	84
G.U.O.O.F., Bendigo District	95	M.U.I.O.O.F, Corio District	86
A.O.F., Melbourne District	97	P.A.F.S.	86
G.U.O.O F., Gippsland District	99	M.U.I.O.O F., Wimmera District	88
M.U.I.O.O.F., Wimmera District	99	„ (the Order as a whole)	90
G.U.O.O.F. (the Order as a whole)	101	„ Bendigo District	91
M.U I.O.O.F., Corio District	102	G.U.O.O.F. (the Order as a whole)	92
P.A.F.S.	102	A.O.F , Ovens and Murray District	94
M.U.I.O.O.F., South Melbourne District	103	G.U.O.O.F., Melbourne District	95
G.U.O.O.F., Ballarat District	103	M.U.I.O.O.F., South Melbourne District	97
St.P.S., Melbourne District	105	O.St.A., S.C.	100
G.U.O.O.F., Melbourne District	106	P.M.B.S.	101
M.U I O.O.F., Port Phillip District	106	A.O.F., Court Unity	102
A.O.F., Ovens and Murray District	106	M.U.I.O.O.F., Port Phillip District	102
I.O.R , Victoria District	107	G.U.O.O.F., Bendigo District	102
A.O.F , Bendigo District	111	A.O.F., Melbourne District	102
„ Court Unity	112	M.U.I.O.O.F., Port Fairy District	103
M.U.I.O.O.F., Ballarat District	114	G.U.O.O.F., Castlemaine District	103
„ (the Order as a whole)	117	M.U.I.O.O.F., Hamilton District	107
„ Bendigo District	121	U.A.O.D.	107
St.P.S., Geelong and Western District	123	M.U.I.O.O.F., Talbot District	109
M.U.I.O.O.F., Collingwood District	124	O.St.A.	109
A.O.F., Ballarat District	130	A.O.F., Ballarat District	110
M.U.I.O.O.F., Talbot District	131	„ Bendigo District	114
„ Castlemaine District	157	St.P.S., Geelong and Western District	117
„ Warrnambool District	187	„ Melbourne District	131
A.O.F., Court Freedom	198	A.O.F., Court Freedom	148
St.M.T.A.B.S.	219	„ Court Amherst	226
Average	102	Average	91

33. It is seen that in the societies, as a whole, the actual rate of sickness experienced was 2 per cent. above the expected rate, and a higher rate than that expected was also found to exist in the twenty-three societies lowest on the sickness list contained in the table; whilst, in the twenty-one societies standing above these, the actual rate of sickness was less than the expected rate.

34. In regard to mortality, the societies, as a whole, experienced a lower rate by 9 per cent. than the expected rate, and a lower rate than that expected was also experienced by the twenty-six societies standing highest on the mortality list contained

* See table following paragraph 27 *ante*.

in the table. The society next below these—the O.St.A., S.C.—experienced exactly the expected rate of mortality, and the seventeen societies standing below it experienced a higher rate than that expected.

35. On comparing the two lists it will be noticed that in the following societies the actual sickness was greater, whilst the actual mortality was less, than that expected:—G.U.O.O.F., with its Ballarat and Melbourne Districts; M.U.I.O.O.F., with its Ballarat, Bendigo, Castlemaine, Collingwood, Corio, South Melbourne, and Warrnambool Districts; A.O.F. Ovens and Murray District; I.O.R. Victoria District; P.A.F.S.; and St.M.T.A.B.S.

36. The last-mentioned society, it is seen, occupies the anomalous position of being at the bottom of the sickness list and near the top of the mortality list. It is scarcely necessary to point out that a high sickness and a low mortality experience is a combination extremely detrimental to the interests of a society.

37. In commenting in his Sixth Annual Report (paragraph 15) on the large amount of sickness for which payment is claimed by the members of Victorian societies, as compared with the experience of the Manchester Unity in England at the same ages, the Government Statist suggested that this unlooked-for result might perhaps be accounted for by the precautions taken to prevent imposition not being so effective in Victoria as in England. Since then it has been pointed out that the evil is partly attributable to the fact of the medical officers sometimes not being as particular as they should be in keeping members off the roll of those receiving sick pay. The medical officer is seldom in an independent position, as in most societies the members are allowed the choice of several medical men, each of whom is paid a certain sum annually in respect to every member (sick or well) he has upon his list. It is only reasonable to suppose that a member desiring to malinger would try first one medical man and then another, until he found one sufficiently compliant to meet his views, and thus the least exacting medical officers would be likely to have the fullest lists, and therefore the most money. The system certainly cannot be a good one which places the duty of the medical officer in direct opposition to his interest.

38. The subjoined table shows the relative position of the societies, when the actual rates of withdrawal are brought into comparison with the expected rates:—

Societies Valued to the end of 1884, in the order of the Ratio of their Actual Rates of Withdrawal to their Expected Rates.

Name of Society.	Withdrawals: Actual Rate (Expected Rate being 100).	Name of Society.	Withdrawals: Actual Rate (Expected Rate being 100).
A.O.S., Melbourne District	59	A.O.F., Court Unity	273
M.U.I.O.O.F., Port Phillip District	148	„ Court Ararat	274
„ Collingwood District	149	„ Ballarat District	289
„ South Melbourne District	159	G.U.O.O.F., Ballarat District	290
„ Warrnambool District	159	St.P.S., Melbourne District	297
„ (the Order as a whole)	181	G.U.O.O.F., Castlemaine District	313
„ Bendigo District	186	A.O.F., Ovens and Murray District	323
St. P.S., Geelong and Western District	190	O.S.T., Victoria Grand Division	328
M.U.I.O.O.F., Port Fairy District	207	I.O.R., Victoria District	333
A.O.F., Melbourne District	207	P.A.F.S.	335
„ Portland District	215	I.O.O.F.	354
M.U.I.O.O.F., Castlemaine District	215	A.O.F., Court Freedom	383
A.O.F., Bendigo District	215	U.A.O.D.	383
M.U.I.O.O.F., Corio District	216	A.O.F., Court Amherst	427
„ Ovens and Murray District	217	O.St.A.	433
G.U.O.O.F., Melbourne District	218	A.N.A.	440
M.U.I.O.O.F., Ballarat District	220	P.M.B.S.	455
„ Talbot District	222	G.U.O.O.F., Gippsland District	478
G.U.O.O.F., Bendigo District	235	G.U.O.F.G.	487
M.U.I.O.O.F., Wimmera District	239	O.St.A., S.C.	488
A.O.F., Geelong and Western District	257	St.M.T.A.B.S.	502
G.U.O.O.F. (the Order as a whole)	260		
M.U.I.O.O.F., Hamilton District	266	Average	269

Opinions of Counsel.

39. Mr. J. S. Hart, Corresponding Secretary of the M.U.I.O.O.F., has favoured the writer with copies of three opinions of counsel respecting matters relating to that Society, on which it was considered desirable to obtain an authoritative decision. These are of importance to Friendly Societies generally, and are therefore published.

40. The first opinion is from the Honorable Dr. Madden, who advises that the District has not the power of voting sums of money for the purpose of entertaining Deputies at meetings of the Annual Movable Committee.

CASE FOR THE OPINION OF THE HON. DR. MADDEN *in re* THE LEGALITY OF VOTING MONEY FOR ENTERTAINING DEPUTIES TO THE A.M.C.

The Manchester Unity Independent Order of Oddfellows is a Friendly Society registered under the Friendly Societies Statute 1877. It is divided into several Districts, each consisting of several Lodges, and is governed by a committee called the Annual Movable Committee, as set out in General Law No. 2 :—"The Society shall consist of an unlimited number of male members, and shall be governed by a Committee to be called 'The Annual Movable Committee,' or A.M.C., composed of Deputies elected by Districts; three Officers, viz., the Grand Master, or G.M., the Deputy Grand Master, or D.G.M., the Corresponding Secretary, or C.S., the last Past Grand Master, or P.G.M., and nine Directors ; and it shall be divided into branches, to be called 'Districts' and 'Lodges' respectively, as all are severally hereinafter provided for."

The objects of the Society are defined by General Law No. 3 :—"The objects of the Society are—To raise funds by voluntary subscriptions of members, with the aid of donations, for defraying the expenses of the burial of members and their wives; for providing members, their wives, widows, and children with medical attendance and medicine; for the relief of members in sickness and old age ; for granting temporary assistance to the widows and children of deceased members, and for assisting members in distressed circumstances in accordance with these laws: provided always that no sum of money which may become payable on the death of a member or his wife, whose death is, or ought to be, entered in any register of deaths, shall be paid unless the party applying for the same shall produce and deliver a certificate, signed by the Registrar-General, Deputy-Registrar, or other person having the care of the register of deaths, in which such death is, or ought to be, registered, except in cases of persons who may die at sea, as provided for by the Act."

General Law 4 provides that all moneys received shall be applied in carrying out the objects of the Society, and in paying the expenses of management thereof according to the laws.

By General Law 8 the Annual Movable Committee is to be held on a fixed day, at a place fixed by the preceding A.M.C. It is composed of Deputies sent from the different Districts in proportion to their numbers. The expenses of the Deputies are paid by the Districts they represent.

For several years it has been the custom for the District in which the A.M.C. is held to entertain the Deputies by a banquet or a ball, or by visits to different parts of the district, the expenses being paid out of the District Incidental Fund, the meeting of the A.M.C. extending over several days.

The South Melbourne District was the District within which the A.M.C. for 1885 was held, and at the September, 1884, meeting of the Committee of this District, held in pursuance of General Laws 47 and 48, it was resolved—"23. That the sum of £60 be voted for the purpose of entertaining the Deputies at the next A.M.C., to be held in the Prahran Town Hall."

A Committee, consisting of representatives from each of the Lodges in the District, except the Minerva Lodge, was appointed to act in conjunction with the District Officers in making arrangements for carrying out resolution 23.

Some of the Lodges in the S.M. District were dissatisfied with the expenditure of money for the purpose above mentioned, and at the meeting of the G.M. and Board, held in January, 1885, a communication was received from the Corresponding Secretary of the S.M. District, with enclosure from the Minerva Lodge (one of the Lodges in the District) as follows:—"I am instructed by the above Lodge to inform you that this Lodge disapproves of the grant of £60 passed at the September Quarterly District Meeting for the purpose of entertaining the Deputies at the forthcoming A.M.C., the grant, in the opinion of this Lodge, not coming under any of the payments allowed by Sections 70 and 122 of the General Laws, and that the following resolution was passed last Lodge night, to be forwarded to the G.M. and Board:—'That this Lodge objects to the vote of £60 paid by the September District Committee for the purpose of entertaining the Deputies to the forthcoming A.M.C., the same, in our opinion, not being legal, nor provided for by the General or District Laws, and this Lodge requests that the opinion of Dr. Madden be obtained as to the legality of the vote.'"

On this it was resolved—"That the Board fail to see the necessity of submitting the question for the opinion of counsel, the expenditure being, in their opinion, perfectly legal under General Law 122."

At the A.M.C. Meeting the Report of the proceedings of the G.M. and Board was presented, and referred to the Sub-committee under General Law 10. The Sub-committee brought up a report, one of the clauses being as follows:—"5. In consequence of the frequency with which the question is asked *re* the legality of Districts voting a sum of money to entertain the Deputies at A.M.C. meetings, we consider that counsel's opinion should be taken on the question, as requested by the Minerva Lodge, South Melbourne District, in January Report, and the matter finally settled."

And it was resolved—That Clause 5 be amended to read as follows:—"In consequence of the frequency with which the question is asked *re* the legality of Districts voting a sum of money to entertain the Deputies at A.M.C. meetings, we recommend that counsel's opinion should be taken on the question (as requested by the Minerva Lodge, South Melbourne District, in January Board Report), and the matter finally settled."

General Law No. 70 provides for the formation by Districts of an Incidental Expense Fund, and this rule contains a clause as follows:—"All Lodges shall join in defraying the necessary and incidental expenses of the District to which they belong, according to their number of members, provided such expenses shall not include refreshments for Delegates or District Officers."

This rule has frequently been quoted to show that the expenditure is illegal, but counsel will perceive that the word "Delegate" is used, but not "Deputy." The members of the Quarterly Committee are called "Delegates," those of the A.M.C. "Deputies."

General Law 121 provides for the formation of an Incidental Fund in each Lodge, out of which are to be paid all expenses incurred by the Lodge in conducting its affairs, together with its proportionate share of all other expenses of the District and Order.

The money spent in entertaining the Deputies would be collected by the District from the Lodges, and would come out of this fund. No special levy is made. The amount is charged against the District Incidental Fund, and this fund is sustained by quarterly levies from the Incidental Fund of the Lodges.

General Law 122 provides for the appropriation of the funds, and prohibits a Lodge from appropriating the Incidental Expense Fund to any purpose except cases of charity, distress, and the necessary incidental expenses of the Lodge, District, and Order, as the case may be; and provides further that—"No Lodge or District shall appropriate any portion of its funds for any object whatever not immediately connected with those of the Order as defined by these laws."

The rules of the S.M. District provide as follow:—Rule 4 provides for establishment of District Incidental Fund, which is to be applied in payment of the expenses of the District lawfully incurred. Rule 5 provides for raising this fund from the Lodges by levies.

Copies of General Laws and District Rules sent herewith.

Counsel is requested to advise—1. Has a District power to vote any sum for the purpose of entertaining Deputies at A.M.C. meetings? 1. In my opinion, having regard to the General Laws, it cannot legally do so. An examination of the words of those laws, and of the plan by which those laws provide for working the Society, seems to me to show this pretty clearly. Law 4 provides in general terms that "all moneys, &c., shall be applied in carrying out the objects of the Society, and in paying the expenses of management thereof according to the laws." Law 121 provides (amongst other things)—"From the latter fund (the Incidental Expense Fund) shall be paid all expenses incurred by the Lodge in conducting its affairs, together with its proportionate share of all other expenses of the District and Order." And, further, Law 122 forbids the appropriation, in express terms, of the Incidental Expense Fund "to any purpose except cases of charity, distress, and the necessary incidental expenses of the Lodge, District, and Order, as the case may be." Looking at these three laws by the light of one another, I think it plain that the words, "conducting its affairs," in No. 121, mean its affairs peculiar and essential to itself as a Lodge for its efficient administration; and the words "other expenses of the District and Order" must be expenses of the same kind as to Districts and the Order, and the laws define the character and object and extent of the contributions leviable on Lodges for defraying the expenses of management of Districts and of the Order. That this is the real meaning is shown by Law 4, which enjoins the application of all funds "to the objects of the Society, and in paying the expenses of management thereof according to the laws." Now, the entertainment of the A.M.C. at a dinner, or ball, or by any other form of hospitality, is not an "object of the Society," for its objects are well known and defined in Law 3; neither can it be in any sense "an expense of management" of the Society (or its component parts) "according to the laws." It cannot form part of the management of the Society in the common acceptation of the term, and that term is not extended in this instance by the laws themselves so as to have any other than its common and usual meaning. On the other hand, such an entertainment is not a case of "charity" or "distress" within the meaning of Law 122, neither is it a necessary incidental expense of a Lodge, or District, or of the Order. It needs no argument to show that such a ceremony—however pleasant and enjoyable, and, perhaps, promotive of brotherly union and good feeling, it may be in itself—is not for any purpose incidentally necessary to the well-being or successful conduct of a Lodge, or District, or of the Order. In short, it seems to me that Law 4 practically says, "You shall expend all your funds upon the objects of the Society, and in its management, according to the laws," and that Law 122 says "you shall not expend them upon anything else"; and the words which I have quoted from Law No. 121 must be read by the light of that text, which is also, so far as I can see, their usual and ordinary meaning. The Law 70 merely repeats the words of Law 122, "the necessary and incidental expenses of the District," which I have discussed above; and I do not think that the words which follow expressly forbidding expenditure for "refreshments for Delegates or District Officers," but omitting to mention Deputies, authorizes expenditure for refreshments from the fund on the latter. It seems to me that that law, relating, as it does, expressly to the District Funds, merely desired to provide for the case of Delegates and District Officers, because they were necessarily always, or very frequently, in the District on duty; while the Deputies would, as the A.M.C., be in each District officially on comparatively rare occasions, and did not need providing against. Then, further, the constitution of the Society shows that the Order intended what the foregoing laws seem to me, either in terms or by necessary intendment, to convey. Of course it is necessary that Deputies shall eat and drink when on their official visits, and, if the Order had deemed it wise or desirable that the A.M.C. should be the guests of the Districts which they visited, they would have made no provision for their maintenance, but would have left that to the goodwill or good taste and pecuniary capacity of each District. But, as if observing that such a course might have the effect of setting up an invidious competition between the Districts as to which should best entertain the Deputies, which might produce an extravagant outlay by the more prosperous, and an evil overtaxing of the poorer Districts, the Order, by its General Laws, seems to have provided that, so far as entertainment by the Society as such was concerned, an uniform provision should be made for all cases. Hence Law 8 declares that each District shall pay the expenses of its own Deputies, and Law 5 provides that out of the General Fund of the Order, which is contributed by the whole Order equally, the expenses attending A.M.C. meetings shall be defrayed. The same principle is pursued in the case of Lodges and their Delegates. Hence it seems to me that the General Laws of the Order provide for the necessary expenses of support and maintenance, and permit no other out of Order, District, or Lodge funds.

JOHN MADDEN.

35 Selbourne Chambers, 21st May, 1885.

41. The next opinion is from Mr. G. H. F. Webb, Q.C., and is to the effect that the erection of Almshouses is not within the objects of the Society as defined by its rules, therefore the Society has not legally the power to levy for such an object. If a district or branch should refuse to pay a levy made for the purpose of erecting Almshouses, the authorities of the Order would have no power to suspend it, and, in the event of

their doing so, the Supreme Court, if invoked, could interfere. The founding of Almshouses would be within the scope of the objects of the Order if provided for by the General Laws, and such provision could be made under the existing Statute. The decisions of the authorities of the Order can only be made supreme and unimpeachable so long as they act within the scope of the authority given them by the rules; and if they act outside their powers, no provision by any rule can prevent the Supreme Court being invoked to restrain their action. Nothing short of an Act of Parliament taking away the jurisdiction of the Supreme Court, which there would be great difficulty in obtaining, could give the authorities the unimpeachable power sought.

CASE FOR THE OPINION OF G. H. F. WEBB, ESQ., Q.C., *in re* ALMSHOUSES' LEVY ORDERED BY A.M.C., 1885.

The Manchester Unity Independent Order of Oddfellows is a registered Friendly Society carrying on its operations in Victoria. It is divided into Districts, the Districts being composed of representatives of the different Lodges within such Districts. The Lodges are primarily responsible to the District to which they belong, and the Districts are responsible to the Grand Master and Board of Directors. The government of the Order is vested in a body of representatives elected annually by the different Districts, and called the Annual Movable Committee, who meet annually on the second Tuesday in March. The executive power is vested in a Board elected at the Annual Movable Committee, consisting of the Grand Master, Deputy Grand Master, the Corresponding Secretary, the last Past Grand Master, and a Board of Directors. The rules, called General Laws, are registered under the Friendly Societies Act 1877, for the government of the Order. (Copy of General Laws herewith.)

For objects of Order, and application and investment of funds, see General Laws 3, 4, 5.

See as to powers and duties of Annual Movable Committee to appoint Relief Committee, General Law 11.

To revise laws, &c., General Law 13.

Board of Directors—as to duties, see General Law 24. To propose new laws, General Law 25. As to amendment or alteration of laws, how made, General Law 173. When notice to be given, same General Law.

Some years ago a grant was made to the Order of some land, situate in Carlton, for the special purpose of erecting Almshouses thereon to shelter decrepit or indigent members of the Order, and up to March, 1884, two Almshouses had been built on the land from the proceeds of entertainments, &c., got up for that purpose. These had been got up and carried through by the Port Phillip, Collingwood, and South Melbourne Districts, situate in and about Melbourne, under the impression that the grant was to those Districts only. Subsequently, however, it was discovered that the grant was to the Order generally, and at the Annual Movable Committee held in March, 1884, this discovery was reported on, and the Annual Movable Committee then sitting duly appointed a Committee to take the control and management of the property for twelve months, and to report to the next Annual Movable Committee. (A printed copy of reports of proceedings of Annual Movable Committee for March, 1884, is also sent herewith.)

The Committee performed the duties for which they were appointed, and reported to the Grand Master and Board of Directors in time for such report to be printed with the proceedings of the Grand Master and Board of Directors in the January, 1885, Board Report, so that the Almshouses Committee Report could be legally brought before the Annual Movable Committee in March, 1885, for adoption or otherwise.

See General Law 13. See Report of Annual Movable Committee Proceedings of 1885, pages 72, 74, 75, 76, 77.

At this Annual Movable Committee meeting in March, 1885, the Report of the Almshouses Committee was received, and the first clause, ending with the recommendation—"That the whole of the land (on which the Almshouses are erected) be immediately fenced, and two cottages erected annually, in accordance with design submitted"—was adopted. The second clause is as follows:—"The fencing and building two cottages, the annual expenses, such as rates, &c., will need a vote of £700 for first year, and £450 for each succeeding year, and the Committee would suggest the future management be vested in a Committee of seven, to be elected annually."

No recommendation was made or suggested by the Almshouses Committee as to how funds were to be raised for this purpose, or where they were to come from.

The above clause was adopted, and thereupon the following protest was handed in, signed by seven members of the Annual Movable Committee:—"We, the undersigned, do hereby protest against the Annual Movable Committee now in session voting any money or moneys, or striking any levies on the members of the Order, for building Almshouses, until such legislation has been effected in the General Laws of the Order as will warrant such money or moneys being voted for the purpose in a legal manner, according to General Laws."

A resolution was then passed as follows:—"That this Annual Movable Committee authorise a special levy of one shilling per member, payable by instalments, in the months of April, July, and October, in three moieties of fourpence each, for the purpose of giving effect to Clause 2 in Almshouses Committee Report."

The objects of the Order are set out in General Law No. 3, one of them being the relief of members in sickness and old age, and for assisting members in distressed circumstances.

The funds are to be applied as directed by General Law No. 4, which is as follows.—"All moneys received on account of entrance fees, subscriptions, interest on capital, fines, levies, sale of goods, publications, and other works calculated to be of use to the Order, shall be applied in carrying out the objects of

the Society, and in paying the expenses of management thereof, according to the laws; and so much of the funds of the Society as may not be wanted for immediate use, or to meet the usual accruing liabilities, shall, with the consent of the Society, to be had and testified in such manner as the laws direct, be invested pursuant to the Act."

General Law 121 provides that in each Lodge there shall be two funds—a Sick and Funeral Fund, and an Incidental Expense or Management Fund. From the latter fund are to be paid all expenses incurred by the Lodge in conducting its affairs, together with its proportionate share of all other expenses of the District and Order.

General Law 122 states that Lodges shall not have power to appropriate the Incidental Expense Fund to any purpose except cases of charity, distress, and the necessary incidental expenses of the Lodge, District, and Order, as the case may be.

When the Annual Movable Committee passed the resolution above referred to, authorizing the levy to be made, some of the Districts intimated their intention to refuse to pay the levy, and by so doing will be liable to be suspended from the Unity. There does not appear to be a rule specially authorizing or empowering the Grand Master and Board of Directors to suspend a District, but General Law 31, by using the words "District becoming suspended," seems to imply such authority.

There is no appeal provided for in the rules against the decision of the Grand Master and Board of Directors, but Rule 19 provides that their decision on all disputes coming before them shall be final and binding on all parties concerned.

Counsel's attention is particularly requested to—General Law 3. Objects of the society. General Laws 4 and 5, providing for raising funds, and their application. General Law 11, providing a means for relieving Districts, Lodges, or members.

The Friendly Societies Statute 1877, by Section 5, provides that Societies may be registered under the Act. Sub-section 1. For the relief or maintenance of members, &c., in infancy, old age, widowhood, sickness or other bodily infirmity. Sub-section 4. For the relief or maintenance of members when on travel in search of employment, or when in distressed circumstances. Section 12 provides, by Sub-section 1, that the rules of every Society registered under the Act shall contain provisions in respect of the several matters mentioned in the First Schedule to Act. This Schedule mentions what matters are to be provided for in the rules.

Particularly 2. The whole of the objects for which the Society is to be established, the purposes for which the funds thereof are to be applicable, the terms of admission of members, the conditions under which any member may become entitled to any benefit assured thereby, and the fines and forfeitures to be imposed on any member. Section 13, Sub-section 3, provides that the moneys received or paid on account of each and every particular fund shall be kept separate and distinct from moneys received or paid on account of any other fund, and that the moneys belonging to one fund shall not be used for the purposes of another. Section 14, Sub-section 10, provides that Society may subscribe from its funds to any charitable institution. Section 15, Sub-section 2, provides that Society may hold, purchase, or lease lands for particular purposes therein mentioned.

Counsel is requested to advise:—1. Is the resolution arrived at by the Annual Movable Committee—"That the fencing of the land and building of cottages be carried out"—within the objects of the Society, and one on which the funds may legally be expended?—1. In my opinion, the erection of Almshouses is not within the objects of the Society as defined by its rules. The only words under which it could possibly come are—"the relief of members in old age," or "assisting members in distressed circumstances, in accordance with these laws." There is nothing in the General Laws providing for Almshouses, and I think in both these cases the relief or assistance is intended to be pecuniary as to which provision is made in the laws. I do not think the funds can, under the existing laws, be legally expended in fencing and the erection of cottages.

2. The Annual Movable Committee, being the supreme governing body of the Society, has it legally the power to make a levy of any amount on the members of the Society for the purpose of carrying out such resolution?—2. It follows from the last answer that the Annual Movable Committee has, in my opinion, not legally the power to make a levy for the purpose of carrying out the resolution in question.

3. Presuming that a District or Lodge Branch should refuse to pay such levy for above purposes, can it be suspended for such refusal, or what remedy is there against it? And if it should be suspended by the Grand Master and Board of Directors, is there any appeal from such suspension either within the Order or to the Supreme Court, or would the Supreme Court interfere in the dispute between the District and the Grand Master and Board of Directors by injunction or otherwise?—(See Grimes *v.* Harrison, 28 L.J., C.L. 823; Clough *v.* Radcliffe, 1 De G. and Gr. 164, and provisions of Judicature Act.) 3. Even if there were the power to make a levy, I cannot find any authority in the General Laws to suspend a District or Lodge for non-payment. By Rule 5 the levy is to be made "upon each member of the Order equally"; and the only penalty for non-payment appears to be that provided by Rule 111. I can find no provision in the General Laws for suspending a District or Lodge, nor any *modus operandi* for such purpose. The use of the expression in Rule 31—"by reason of his Lodge or District being suspended"—would seem to indicate that there was an intention to give a power of suspension by the rules, but I cannot find that this intention has been carried into effect, and certainly the mere use of this expression would not authorize a suspension for which there is no machinery provided. If the Annual Movable Committee proceeded to suspend a District or Lodge, I think the Supreme Court would have jurisdiction to grant a remedy, not by way of appeal from the Annual Movable Committee, but by way of preventing their acting illegally.

4. Would the Supreme Court interfere with the action of the Annual Movable Committee, or is its action with reference to matters in connexion with and concerning the Order unimpeachable?—4. So long as the Annual Movable Committee act within their powers, the Supreme Court would not interfere with them, for by Rule 19 provision is made for the final decision of all disputes in the Order; but if the Annual Movable Committee act in a manner *ultra vires*, and therefore illegally, the Court could interfere at the instance of any member of the Order.

5. In the event of the Annual Movable Committee not having the power which they have exercised in regard to the Almshouses, can any General Law be framed under the existing Statute conferring that power on them?—5. I think the founding of Almshouses would be within the scope of the objects of the

Order if it were specifically provided for by the General Laws, and I think provision for Almshouses and their management might be framed under the existing Statute.

6. The desire of the Order generally being to render the decisions of Annual Movable Committee and Grand Master and Board of Directors supreme and unimpeachable with reference to all matters in any way concerning the Order, if the Supreme Court has power to interfere with the actions, legal or otherwise, of the Grand Master and Board of Directors, or the Annual Movable Committee, can any General Law be framed under the existing Act to prevent such interference, or must the Act itself be amended, and, if so, how can this be done ?—6. The decisions of the Annual Movable Committee, Grand Master, and Directors can only be made supreme and unimpeachable so long as they act within the scope of the authority given them by the rules, and this, I think, is now effected by Rule 19. If they act outside their powers, no provision by any rule can prevent the power of the Supreme Court being invoked to restrain their illegal acts.

7. Generally to advise what course ought to be pursued.—7. Nothing short of an Act of Parliament taking away the jurisdiction of the Supreme Court to prevent the governing body acting illegally can give the power sought, and I should think there would be great difficulty in obtaining such an Act.

GEO. H. F. WEBB.

Selbourne Chambers, 20th June, 1885.

42. The third opinion is that of the Hon. Dr. Madden, and is to the effect that, under the existing laws, it is not competent for the authorities of the Order to levy for the purpose of raising funds for the erection of Almshouses or buildings of a like character, and any new rule made for the purpose of empowering them to do so would be invalid as opposed to the provisions of the Friendly Societies Statute. A District or Branch being suspended for non-payment of a levy made for the above purpose might appeal to a Court of Judicature for the removal of the suspension and to be reinstated, or for damages. The course a District or Branch should adopt is to refuse to pay a levy made for such purpose, and try the question in an action for an injunction.

CASE FOR THE OPINION OF THE HON. DR. MADDEN *in re* ALMSHOUSES' LEVY ORDERED BY A.M.C., 1885.

The Manchester Unity Independent Order of Oddfellows is a registered Friendly Society, composed of Branches called Districts, which latter are composed of Lodges, also called Branches.

The executive of the Order are the Grand Master, the Deputy Grand Master, the Corresponding Secretary, and Board of Directors.

Rules, called General Laws, are registered under the Friendly Societies Act 1877 for the government of the Order. (Copy General Laws herewith.)

A meeting (called the Annual Movable Committee) of representatives appointed by the Districts is held annually, on the second Tuesday in March, and the powers of such Annual Movable Committee are laid down in General Laws 3, 4, 5, 11, 13, 25, and 173, and the provisions of the Friendly Societies Act 1877.

Some years ago a grant of land was made by the Government to the Society for the special purpose of erecting Almshouses thereon, to shelter the decrepit or indigent members of the Society, and up to March 1884, two Almshouses had been built on the land from the proceeds of entertainments, &c., got up for that purpose. This had been effected by three of the Districts situate in and near Melbourne, under the impression that the property was granted by the Government to those Districts. It was found, however, on examination of the deed of grant, that the land was granted for the whole Society, and not for a portion of it; and at the Annual Movable Committee held in March, 1884, the matter was reported upon, when that meeting duly appointed a Committee to take the control and management of the property for twelve months, and to report to the next Annual Movable Committee. (A printed copy of the Report of the Proceedings of the Annual Movable Committee of March, 1884, is also sent herewith; see pages 36, 37, 38, 39, and 40 of such Report.)

The Committee appointed by such Annual Movable Committee performed the duties for which they were appointed, and reported to the Grand Master and Board of Directors in time for such Report to be printed with the proceedings of the Grand Master and Board of Directors in the January last Board Report, so that the Almshouse Committee's Report could be legally brought before the Annual Movable Committee in March, 1885, for consideration and adoption or otherwise. (See report of A.M.C. of 1885, pages 72, 74, 75, 76, and 77, and Gen. Law 13.)

During the session of the Annual Movable Committee held in March, 1885, at the Town Hall, Prahran, the Report of the Almshouses Committee was taken into consideration, and their recommendation—"That the whole of the land be immediately fenced in and two cottages erected annually, in accordance with the design submitted"—was adopted.

The Report stated that £700 would be required the first year to carry out the fencing and erection of the cottages, but no mention was made of the means or steps to be taken to raise that sum.

As there were no funds in the Society which could be applied to this purpose, a proposition was made at such A.M.C. as follows, viz:—"That a levy of one shilling be made on each member in the Order for the purpose of fencing the Almshouse property and erecting the two cottages, to be paid in instalments of fourpence each in the months of April, July, and October."

It was pointed out that this latter proposition meant the creation of a new fund, which, it was contended, was not provided for in the rules of the Society; and to make the levy compulsory it was con-

tended that it was first requisite to amend the rules so that legal power be vested in the Annual Movable Committee to make such a levy.

In order to amend the rules, or add thereto, it is necessary that any proposed amendment, addition, &c., be printed in the January Board Report, issued preceding the meeting of the Annual Movable Committee, which has to consider the proposal. (See Gen. Laws 25 and 173.)

The rules, therefore, could not have been legally altered at the meeting of the A.M.C. in March, 1885, so as to make the proposition for the levy a legal one.

It was argued at such A.M.C. that the "General Fund of the Order" could be applied to building Almshouses, and that the words, "The A.M.C. shall have power to make grants" from the "above-mentioned fund for benevolent purposes" also gave power to so expend the General Fund in building Almshouses, &c. (See General Law 5.)

The words above quoted, viz., "The A.M.C. shall have power, &c," were added to General Law 5 a few years ago for the express purpose of legalising the annual vote which is given to the charitable institutions in the town where the Annual Movable Committee is held, and they were inserted in consequence of objections previously raised against the legality of voting money to charities, and as an addition to the powers contained in Rule 11, which rule only provides for relief to be given Districts, Lodges, or members in distress. If it is the proper legal construction of the words "benevolent purposes," in General Law 5, that the "General Fund" can be applied to building Almshouses, there seems nothing to prevent the Committee bringing up a report at the next A.M.C. in March, 1886, for the building of all the Almshouses next year, and making a levy of fifteen shillings per member for the purpose.

The custom at each A.M.C. is to refer all applications for money for benevolent purposes to the Relief Committee appointed under General Law 11, and no such money had hitherto been voted until application therefor had come under the review of the "Relief Committee," and, following this custom, if the Almshouse vote were for "benevolent purposes," then the application should have been placed before the Relief Committee, which was not done.

The A.M.C. in March, 1885, passed the resolution making a levy of one shilling per member throughout the Order in the colony, and each District will be required to furnish its amount of such levy to be paid to the Grand Master and Board of Directors. Any District failing or refusing to forward the amount of levy will be liable to be suspended from the Unity. At the time of the making of such levy the Deputies from the Bendigo, Ballarat, and Warrnambool Districts signed and handed in to the chairman a protest against such levy, of which the following is a copy :—

"Town Hall, Prahran, 14th March, 1885.

"We, the undersigned, do hereby protest against the A.M.C. now in session voting any money or moneys, or striking any levies on the members of the Order, for building Almshouses, until such legislation has been effected in the General Laws of the Order as will warrant such money or moneys being voted for the purpose in a legal manner according to General Laws."

There is no rule of the Society giving special authority to any person or body to suspend a District, and it is only in Rule 31 where the power of suspension of a District is vaguely implied. There is, however, one instance on record where a District was once suspended by the Grand Master and Board of Directors, but the legality of such suspension was not questioned.

There is no appeal provided for in the rules against the decision of the Grand Master and Board of Directors, but Rule 19 provides that their decisions on all disputes coming before them shall be final and binding.

Counsel's attention is directed to the following General Laws :—3. Which defines the objects of the Society. 4, 5. Which provide for raising funds and their application. 11. Which provides a means for relieving Districts, Lodges, or members. And the other General Laws referred to in the case.

Counsel's attention is also directed to the following clauses of the Friendly Societies Act 1877, viz.:—Section 12 (1). As to provisions to be made in rules. First Schedule to Act (Clause 2). Whole objects of Society and purposes to which funds to be applied to be defined in rules. Section 13 (3). No moneys to be converted to use of any fund or benefit other than that for which they have been subscribed. Section 14 (10). Under certain conditions funds may be subscribed to charitable institutions. Section 15 (2). As to buildings in which the meetings of the Society are to be held.

Counsel will please advise—1. Is the resolution by which the recommendation of the Almshouse Committee was adopted, and the decision arrived at—"That the fencing of the land and building of cottages be carried out"—one which properly comes within the meaning of the objects of the Society as defined in the rules?—1. In my opinion, it is not. The objects, as set out in Rule 3, might possible be wide enough to include such an object as is now sought to be achieved, but the objects expressed in that rule must, I think, be read by the light of, and subject to, the limitations of the Friendly Societies Statute, and, in my opinion, the provisions of that Act are opposed to the project involved in the resolution quoted, as I shall point out in answer to the next question.

2. Does the Annual Movable Committee possess the power under the rules to make a levy of one shilling on each member of the Society for the special purpose of creating a fund wherewith to erect the fencing and cottages?—2. In my opinion, it does not, as the rules now stand, and I very much doubt whether any new rule duly adopted with a view to conferring the power to make such a levy for such a purpose would not be illegal. Of course these Societies, being the creations of the Statute, they must accept all their powers as limited by it, and, in my opinion, that Statute precludes any Society from building an Hospital or Almshouse or any other kindred building. Section 17 points out the securities upon which alone it is lawful to invest the whole of the funds of the Society, and permits the investment of those funds in acquiring buildings and property only to the extent and for the purposes mentioned in the last clause. Now the present proposition is really an investment of certain funds of the Society in the erection of buildings which are to continue the property of the Society. The fund would, of course, be a new one, but, nevertheless, it would be "a sum of money received to and for the purposes of the Society" within Section 17 of the Act, and one requiring management and investment under the provisions of that section, and it seems to me that such an investment is by necessary intendment forbidden by that section. Then Section 15 gives power to "Trustees to purchase and hold lands, tenements, and hereditaments," but that power must be read according to all rules of construction as referring to and limited by the provisions of Section 17, which follows it, and defines the extent to which, and the purposes for which, buildings may be purchased or hired. Then,

further, Section 29 has provided in what way and to what extent Societies may administer hospital and kindred benevolent aid to their members, and by that express provision it excludes, in my opinion, any Society from promoting or maintaining any private hospital or kindred institution. In short, it provides expressly for relief of sickness by sick pay to members, for a funeral fund, and for certain other forms of individual relief to members, and, adds the provision just quoted, to provide for the nature of hospital, &c., benevolence which it proposes to authorize. In my opinion, therefore, some new legislation will be requisite to entitle the Society to erect these Almshouses, or to make effectual rules to that end. It is contended that the present Rule 5 affords authority to the Society to proceed with the proposed buildings, &c., because it contains the words "The A.M.C. shall have power to make grants from the 'General Fund' for benevolent purposes." But the proposed expenditure is in no sense "a grant." A grant is something given by one person or body to another person or body, but the present proposal is to employ certain funds of the Society for itself. When Parliament gives a sum of money to an individual or external body (say a municipality, for instance) it "grants" that sum, but when it provides for the purposes of State government, of which it is the Parliament, "it appropriates or applies it," though, for technical purposes, it grants the whole to Her Majesty. Here the Society merely converts money which is its own into property which is to be its own, *i.e.*, invests it, and, for the reasons I have mentioned, the present proposal would be, in my opinion, illegal. "The grant" contemplated by Rule 5 is fully supplied by the purposes indicated by Rule 11, and in Section 29 of the Act.

3. In the event of a District or Lodge Branch being hereafter suspended for non-payment of the levy made for above purpose, would the Branch have the power to apply, by appeal or other process, to a Court of Judicature of the colony for the purpose of the removal of the suspension, and to be reinstated, or for damages for such suspension?—3. If my view is correct, and, therefore, the levy be wholly illegal, the District or Lodge Branch suspended for non-payment thereof could certainly appeal to the Supreme Court for an injunction against the suspension, and for restitution of rights. And in any event, so far as I can see, there is no provision in the rules for the settlement of domestic forms of disputes between Districts or Lodges and the Grand Lodge, and so the appeal to the Supreme Court would not be impeded in any case. (See Grimes *v.* Harrison, 28 L.J., C.L. 823; Clough *v.* Radcliff, 1 De G. and Gr. 164.) The technical difficulties against granting relief which arose in the latter case are not done away with by the Judicature Act, Section 9, Sub-sec. 5, 6, and Order 25, Rule 5.

4. If Counsel is of opinion that the Annual Movable Committee exceeded their powers in passing the resolution referred to, for erecting the fences and cottages, and making a levy to meet the cost of same, what course ought a Branch to take in order to prevent the resolutions being carried out?—The simplest course would be to refuse to pay the levy if made, and then, if suspension follows, try the question in an action for an injunction.

5. Generally?—5. I do not know of any general advice which I could give which is not already conveyed by the foregoing answers.

35 Selbourne Chambers, 25th April, 1885. JOHN MADDEN.

Statistics of Friendly Societies, 1884.

43. During the last seven years, embracing the whole period the Friendly Societies Act 1877 has been in operation, all the registered Friendly Societies in Victoria have regularly forwarded to the Government Statist annual returns, as provided for under that Statute.

44. In previous Reports allusion has been made to the late period many of the returns were sent in. On the present occasion an improvement has taken place in this respect, 305 branches out of a total of 788 (as against 144 in 1883 and 206 in 1882) having forwarded their returns prior to the 1st February, and thereby strictly complied with the Act. Of the remainder, 356 branches furnished their returns during the course of the month of February, 44 in the month of March, and 83 in or after the month of April.

45. The societies referred to as having sent in their returns on or before the due date were 155 branches of the M.U.I.O.O.F.; 87 branches of the I.O.R.; 33 branches of the Melbourne District A.O.F.; 6 branches of the O.St.A.,S.C.; 6 branches of the A.N.A; 6 branches of the Portland District A.O.F.; 3 branches of the St.P.S.; 2 branches of the O.S.T.; 2 branches of the H.A.C.B.S.; 1 branch of the Ballarat District A.O.F.; 1 branch of the U.A.O.D.; the A.O.S.; and Courts Freedom and Amherst of the A.O.F.

46. The following are the names of the 83 branches whose returns were not received until the month of March had expired:—

Friendly Societies whose Returns did not reach the Government Statist until after the commencement of the Month of April, 1884.

	Date of Receipt of Returns.
A.O.F., Ballarat District.—Tuaggra Branch	1st April
„ Melbourne District.—Guildford Branch	1st April
I.O.O.F.—Duke of Edinburgh Branch	1st April
P.A.F.S.—South Yarra and Carlton Branches	14th April
O.S.T., Ballarat and Sandhurst Grand Division.—Pioneer, Ballarat, Royal Diadem, Rising Sun, Mountain Pride, Hope of Talbot, Hope of Sandhurst, Pride of Daylesford, East Charlton, and Anchor Branches	15th April
„ Melbourne Grand Division.—Rising Star, Star of Moorabbin, Bloom Hill, Malvern, Phœnix, Broadford, Carlton, The City, St. Mary's, and Franklin Branches ...	24th April

FRIENDLY SOCIETIES WHOSE RETURNS DID NOT REACH THE GOVERNMENT STATIST UNTIL AFTER THE COMMENCEMENT OF THE MONTH OF APRIL, 1884—*continued.*

	Date of Receipt of Returns.
O.S.T., Victoria Grand Division.—Mortlake Branch	24th April
A.O.F., Melbourne District.—Pride of St. George Branch	27th April
H.A.C.B.S., Melbourne District.—Sandhurst, Kyneton, Hotham, Essendon, Fitzroy, South Melbourne, Richmond, Williamstown, Broadmeadows, Daylesford, Beechworth, Stawell, Kilmore, Wandiligong, Sale, Horsham, Coburg, and St. Arnaud Branches	30th April
„ Ballarat District.—Ballarat, Smythesdale, Bungaree, and Allandale Branches	30th April
O.S.T., Melbourne Grand Division.—Royal Victoria Branch	4th May
St.M.T.A.B.S.—Geelong	4th May
O.St.A.—Footscray Branch	7th May
A.N.A.—Richmond Branch	11th May
O.S.T., Ballarat and Sandhurst Grand Division.—Excelsior Branch	14th May
„ Melbourne Grand Division.—Excelsior and Hotham Branches	14th May
A.O.F., Melbourne District.—Ballan Branch	16th May
„ Ballarat District.—Liberty Branch	17th May
„ Melbourne District.—Brunswick Branch	18th May
„ „ Ivanhoe Branch	20th May
„ Portland District.—Tranquillity Branch	28th May
H.A.C.B.S.—Melbourne District.—Tatura Branch	2nd June
„ „ „ Belfast Branch	3rd June
O.S.T., Melbourne Grand Division.—Star of the East Branch	3rd June
A.O.F., Bendigo District.—Hearts of Oak Branch	5th June
O.S.T., Melbourne Grand Division.—Emerald Hill Branch	9th June
H.A.C.B.S., Melbourne District.—Castlemaine Branch	10th June
O.S.T., Melbourne District.—Williamstown Branch	12th June
„ „ Our Future Hope Branch	17th June
H.A.C.B.S., Melbourne District.—Hamilton Branch	17th June
„ „ Echuca and Dandenong Branches...	18th June
„ „ Hawthorn Branch	22nd June
A.O.F., Melbourne District.—Castlemaine Branch	22nd June
„ „ Tarrangower Branch	25th June
H.A.C.B.S., Melbourne District—Melbourne and Epping Branches	1st July
„ „ Portland Branch	3rd July
„ „ Collingwood Branch	7th July
„ „ Benalla Branch	8th July
O.S.T., Ballarat and Sandhurst Grand Division.—Nil Desperandum Branch	13th July
H.A.C.B.S., Melbourne District.—Coleraine Branch	18th July
A.O.F., Warrnambool District.—Tower Hill Branch	28th July

NOTE.—As the returns of the central bodies must necessarily be held back until all the branch returns are received, the returns of the former which arrived late are not included in this list.

47. It being highly desirable that the returns should not only be sent in at the proper time, but that, when forwarded, they should be as complete as possible, it is suggested to the authorities of the central bodies that they should require the branch officers to send the returns to them well in advance of the time they are due according to the Statute, so as to admit of their being submitted to a critical examination before they are forwarded to the Government Statist. One of the points to which special attention is invited is the frequent want of agreement between the returns of the branches and those of the central bodies, which arises from the yearly return of the branches being sometimes improperly made up from the last quarterly statement of one year and the first three quarterly statements of the succeeding year, whilst the yearly return of the central body is properly made up from the four quarterly statements of the same year. The differences are usually only slight, as the transactions of one quarter, as a rule, correspond closely with those of another. Still, a discrepancy would be entirely avoided if the direction in the Act to balance on the 31st December were strictly adhered to.

48. Another point to which attention should be paid is the return of members, which is too often given incorrectly. The number remaining at the end of the previous year is not always correctly brought forward, and this number, plus those admitted and minus those who left or who died during the year, frequently results in a different total from that entered as representing those remaining at the end of the year. It is important that the return of the members should be made out with as much care and accuracy as that of the funds.

49. Thirty-one parent societies were in existence at the end of 1884, as against 32 at the end of 1883. The difference arises from one society, namely, the P.M.B.S., having been closed during the year. Appendix C. Table I.

50. The branches at the end of 1884 numbered 788, as against 780 in 1883 and 776 in 1882.

51. The mean number of members in 1884 was 59,016, which is a higher number than was ever returned previously. It exceeded the number in 1883 by nearly 4,000, and exceeded the number in 1882 by over 7,600.

52. The income of Friendly Societies in 1884 amounted to £227,936, and the expenditure to £183,278, the excess of the former over the latter being £44,658; the income in the previous year was less by £16,783, and the expenditure by £5,585, than in the year under review.

53. At the end of 1884, all the funds showed a larger amount at credit than they did at the end of 1883; the total increase of funds being £44,658—the increase of the Sick and Funeral Fund £39,160, that of the Incidental or Management Fund £4,476, and that of the Widows and Orphans' Fund £1,022.

54. The figures show an apparent decrease of the debts owing by the societies at the end of the year from £2,963 to £1,290. The difference between these two numbers (£1,673), however, is not all decrease. It partially resulted from the circumstance that especial care was taken on the present occasion to exclude all contingent or unaccrued liabilities, as, for instance, if a branch return showed four quarterly payments to the medical officer, and still entered medical attendance as a debt, the item was struck out, because the debt could not actually have become due.

55. During the past six years, 46,915 members were admitted, and 32,058 left the societies, the net increase being thus 14,857. As the members are constantly changing, and, in most instances, the men who join are younger than those who leave, the average sickness and mortality has not increased to any great extent, consequently the funds of the societies per member have (although varying from year to year) gradually increased, as will be seen from the following table :—

NET INCREASE OF MEMBERS AND FUNDS.

Year.	Admissions.	Departures.	Increase of Members.	Decrease of Members.	Funds per Member.	
					Increase.	Decrease.
					£ s. d.	s. d.
1879 ...	5,225	5,531	...	306	0 12 6	...
1880 ...	5,839	4,820	1,019	...	0 8 1	...
1881 ...	7,724	4,680	3,044	...	...	1 11
1882 ...	8,445	5,216	3,229	...	...	0 5
1883 ...	10,397	5,555	4,842	...	...	4 0
1884 ...	9,285	6,256	3,029	...	0 5 11	...
Total ...	46,915	32,058	14,857*	...	£1 0 2*	...

* Net figures.

Table II.

56. The contributions and levies to the Sick and Funeral Fund increased from £68,861 in 1883 to £76,404 in 1884, the amount per member being £1 5s. in 1883 and £1 5s. 11d. in 1884. The like payments to the Incidental or Management Fund increased in all from £82,649 to £87,641, but the amount per member decreased from £1 10s. to £1 9s. 8d. per member. The total payment per member was thus £2 15s. in 1883 and £2 15s. 7d. in 1884, representing a weekly average of £·0529 in the former, and £·0534, in the latter year, or 1s. 1d. in both years. The rates, however, actually paid must have been somewhat higher than these, as there are always some members in arrears, some of whom eventually leave through being unfinancial.

57. The total amount received for entrance and clearance fees (£8,808) was not so large in 1884 as in the previous year, when £9,643 was received from such sources, this being the largest amount during the past seventeen years. The average per member in 1884 (3s.) was exceeded nine times in the same period.

58. The amount invested increased from £480,745 at the end of 1883 to £513,229 at the end of 1884, or by £32,484; whilst the interest received in the latter year, viz., £29,104, exceeded that in the former by £3,718. The average rate of interest realized on the invested funds rose from 5·28 per cent. in 1883 to 5·67 per cent.

59. The amount of interest received per member rose pretty steadily from year to year till 1880, when it reached 9s. 9d. It then declined, and in 1883 had fallen to 9s. 2d, but in 1884 rose to 9s. 10d., the highest it has yet attained.

60. At the end of 1884, 90 per cent. of the funds were invested, as compared with 91⅓ per cent. at the end of 1883, 90½ per cent. at the end of 1882, 89⅓ per cent. at the end of 1881, and 90 per cent. at the end of 1880. There appears to be no good reason why so large a portion of the funds should remain uninvested. Although the interest realized on the invested funds was, as already stated, 5·67 per cent., the rate would be only 5·11 per cent. if calculated upon the total amount of the funds.

61. The members who received sick pay in 1884 numbered 9,286, or 157 in every 1,000. This proportion was lower than in any previous year. Table III.

62. The average duration of sickness per member was about 7⅓ days in 1884, which was the same proportion as in 1878, but lower than in any subsequent year. During the sixteen years ended with 1883 there was a gradual increase in this proportion from 5 days to nearly 7¾ days per member. The following are the working days for which each member has, on the average, drawn sick pay during each of the last seventeen years :—

	Days of Sickness per Member.		Days of Sickness per Member.
1868	5·1	1877	6·7
1869	5·1	1878	7·3
1870	5·4	1879	7·7
1871	5·6	1880	7·6
1872	6·0	1881	7·8
1873	6·4	1882	7·5
1874	6·5	1883	7·7
1875	7·0	1884	7·3
1876	6·9		

63. The sick pay in 1884 averaged 18s. 9d. per member, which was the lowest proportion since 1874, and was 1s. 2d. less than in 1883.

64. The average weekly rate paid to sick members was 15s. 4d., which was lower than in any preceding year. A low average rate indicates, as I have pointed out in previous Reports, that a large proportion are at reduced rates, consequent upon long periods of sickness.

65. The deaths of 640 members occurred during 1884, or 34 more than in 1882, which was the year in which the mortality had been the greatest, and 47 more than in 1883. The death rate in 1884—viz., 10·84 per 1,000 members—was lower than in 1882 or 1881, but was above that in any other year. The following are the death rates in each of the last seventeen years :—

	Deaths per 1,000 Members.		Deaths per 1,000 Members.
1868	6·50	1877	10·20
1869	7·51	1878	10·23
1870	8·68	1879	9·84
1871	6·72	1880	9·23
1872	8·11	1881	11·88
1873	8·21	1882	11·79
1874	9·26	1883	10·75
1875	9·30	1884	10·84
1876	9·84		

66. The members' wives who died numbered 326, or 5 more than in 1883. The number was also higher than in any other year. The proportion of deaths of wives to members (married and unmarried) was 5·52 per 1,000, which was exceeded in 1883, 1881, and 1878, but in no other year. The following are the proportions in the last seventeen years :—

	Deaths of Wives per 1,000 Members.		Deaths of Wives per 1,000 Members.
1868	3·77	1877	4·48
1869	3·96	1878	6·37
1870	3·13	1879	5·23
1871	3·11	1880	4·73
1872	3·56	1881	5·99
1873	4·01	1882	5·39
1874	5·32	1883	5·82
1875	3·70	1884	5·52
1876	5·20		

67. Funeral donations amounted in 1884 to £14,592, or to £400 more than in 1883, and to more than in any previous year. The payment per member was 4s. 11d., which was less than any year since 1876 excepting 1880 and 1879, as will be seen by the following figures:—

	Funeral Donations per Member. s.	d.
1868	3	4
1869	3	10
1870	4	1
1871	3	4
1872	3	11
1873	4	1
1874	4	9
1875	4	6
1876	4	11
1877	5	2
1878	5	0
1879	4	10
1880	4	4
1881	5	6
1882	5	1
1883	5	2
1884	4	11

68. The total amount paid during the year for sick pay and funeral donations—commonly called benefits—was £69,788, or £594 more than in the previous year; but the average to each member decreased from £1 5s. 1d. in 1883 to £1 3s. 8d. in 1884.

69. The payments for medical attendance and medicine in the year amounted to £62,060, or an average of £1 1s. per member. Both total and average are higher than in any previous year, the former being greater by £4,452 and the latter by 2d. than in 1883.

70. The expenses of management amounted in 1884 to £29,891, or an average of 10s. 2d. per member. This proportion is lower than that which prevailed in any year since 1875 except 1877. The figures are not comparable with those relating to any of the years prior to 1876, as until then the cost of district management was not given.

71. In proportion to the expenditure, the cost of management of Friendly Societies in 1884 was rather less than 16½ per cent.; but in proportion to the revenue it was barely 13¼ per cent. The latter is the lowest proportion recorded during the last nine years. During this period, the average proportion of expenses of management to revenue was something less than 14½ per cent., the highest proportion reached being 15⅔ per cent. in 1878, as may be ascertained from the following figures:—

	Proportion of Cost of Management to Revenue, per cent.
1876	15·08
1877	14·46
1878	15·63
1879	14·62
1880	14·70
1881	14·42
1882	14·22
1883	13·42
1884	13·24

72. The mean number of members of Friendly Societies in 1884 has already been stated to be 59,016.* All of these are not, however, entitled to benefits; some not having been long enough in the society for them to be so entitled, and a large number being always "bad on the books" in consequence of non-payment of contributions. Deducting these ineffective members, the mean number of members entitled to benefits during the year was 50,584.

73. In 1884 the average period of sickness to each member was 7·3 days,† the average number of deaths 10·84 per 1,000 members, and the average number of deaths of members' wives 5·52 per 1,000 members.‡ If only the effective members be considered, the average period of sickness would be increased to 8·5 days, the number of deaths of members to 12·65 per 1,000 members, and the number of deaths of members' wives to 6·44 per 1,000 members. In the following table the societies

* See paragraph 51 *ante*.——† See paragraph 62 *ante*.——‡ In making these calculations, all the deaths returned by the societies (966, viz., 640 of members, 326 of wives) have been taken into account, but in 38 instances the funeral money was not paid, viz., in the case of 19 unfinancial members and 4 wives of unfinancial members; in the case of 5 members who were ascertained to have given an incorrect statement of age when they joined the society, and of 8 members and 2 wives of members who had not been attached to the society a sufficient time to entitle them to benefits.

are placed in order of sickness and in order of mortality, the sickness rate and the death rate being placed against each society:—

SOCIETIES ARRANGED IN ORDER OF SICKNESS AND MORTALITY, 1884.

Sickness.		Mortality.	
Name of Sociefy.	Number of days Sickness per Member.*	Name of Society.	Number of Deaths per 1000 Members.*
A.O.F., Court Freedom	26·8	A.O.F., Court Freedom	63·49
„ „ Unity	25·7	A.O.S.	46·51
St.M.T.A.B.S.	15·7	O.St.A.	31·02
A.O.F., Ballarat District	15·0	St.P.S.	26·05
„ Bendigo „	12·7	A.O.F., Court Unity	25·18
„ Grenville „	12·3	G.S.R.S.	23·17
O.S.T., Ballarat and Sandhurst G.D. ...	11·3	A.O.F., Bendigo District	22·46
A.O.F., Court Ararat	10·4	G.U.O.F.G.	21·04
St.P.S.	10·3	O.St.A., S.C.	20·80
M.U.I.O.O.F.	9·8	P.A.F.S.	20·58
O.St.A.	9·8	A.O.F., Grenville District	18·78
A.O.F., Geelong and Western District ...	8·9	U.L.F.S.	17·39
„ Melbourne District	8·7	A.O.F., Geelong and Western District ...	16·84
I.O.R.	8·2	„ Melbourne District	12·78
H.A.C.B.S.	8·1	I.O.O.F.	12·27
G.U.O.O.F.	7·9	U.A.O.D.	12·26
P.A.F.S.	7·8	A.O.F., Ballarat District	11·95
A.O.F., Portland District	7·6	M.U.I.O.O.F.	11·86
O.St.A., S.C.	6·9	G.U.O.O.F.	11·30
U.A.O.D.	6·7	H.A.C.B.S.	11·17
O.S.T., Victoria Grand Division	6·6	A.O.F., Warrnambool District	9·90
G.U.O.F.G.	6·5	„ Ovens and Murray District ...	8·75
I.O.O.F.	6·1	I.O.R.	8·72
O.S.T., Melbourne Grand Division ...	5·3	O.S.T., Victoria Grand Division	7·49
A.O.S.	5·2	„ Melbourne „	6·75
A.O.F., Warrnambool District	5·0	A.N.A.	5·96
„ Ovens and Murray District ...	4·1	O.S.T., Ballarat and Sandhurst G.D. ...	4·41
„ Court Amherst	3·7	A.O.F., Portland District	4·33
U.L.F.S.	3·6	St.M.T.A.B.S.	...
G.S.R.S.	3·3	A.O.F., Court Amherst	...
A.N.A.	3·2	„ „ Ararat	...
Average	8·5	Average	12·65

* Only members entitled to benefits have been taken into account in the calculations.

74. As compared with the previous year, thirteen of the societies show an increase, and seventeen a decrease, in the sickness experienced, whilst in one society, the I.O.O.F., the rate was the same in both years. It is usually found that the annual fluctuations in the sickness rates are largest in small societies, as the lengthened illness of even one member, or the cessation of such an illness, must obviously have considerable effect on a society with but few members. The rate of sickness in the larger societies is chiefly dependent upon the age of the members, which is constantly being kept down by the admission of young men, and the fact that as many as 9,841 new members became entitled to benefits during the year was doubtless the main cause of the decline in the total sickness per member (from 9·1 days in 1883 to 8·5 in 1884), which may also be partly accounted for by the circumstance that many of those who left (6,256) were men of advanced age.

75. Nineteen of the societies had a higher and nine had a lower death rate in 1884 than in 1883, whilst in three of the societies, viz., the St.M.T.A.B.S. and A.O.F. Courts Amherst and Ararat, no death occurred in either year. In the death rates, as in the rates of sickness, the fluctuations are, for obvious reasons, greatest in the small societies.

76. The ordinary income of the Benefit Fund of Friendly Societies is made up of contributions and levies, and of interest on moneys invested; and the expenditure of that fund should be exclusively confined to sick pay and funeral donations. The following table, based upon the information contained in Table V., Table V.

post, shows for each of the societies during the eight years ended with 1884 the average annual income of this fund derived from the sources mentioned, and its average annual expenditure on the benefits referred to :—

SOCIETIES ARRANGED IN ORDER OF NET INCOME OF BENEFIT FUND PER MEMBER, 1876 TO 1884.

Name of Society.	Average Annual Amount per Member of—		
	Contributions to Benefit Fund, Levies, Interest, &c.	Sick Pay and Funeral Donations.	Excess of Income over Expenditure of Benefit Fund.
	£ s. d.	£ s. d.	s. d.
A.O.F., Court Unity, Ballarat...	3 2 1	2 2 6	19 7
A.N.A.	1 3 10	0 6 1	17 9
A.O.F., Portland District	1 16 11	1 0 7	16 4
A.O.S.	1 12 9	0 16 8	16 1
I.O.O.F.	1 15 3	0 19 6	15 9
U.A.O.D.	1 12 7	0 18 10	15 9
A.O.F., Ovens and Murray District	1 16 5	1 0 9	15 8
I.O.R.	1 16 2	1 1 2	15 0
O.S.T., Victoria Grand Division	1 10 9	0 16 2	14 7
A.O.F., Geelong and Western District...	1 13 6	0 19 0	14 6
M.U.I.O.O.F.	2 0 2	1 7 11	12 3
A.O.F., Court Ararat	1 18 1	1 6 8	11 5
St.P.S.	1 19 8	1 8 4	11 4
G.U.O.O.F....	1 14 3	1 3 9	10 6
G.U.O.F.G.	1 6 4	0 15 11	10 5
P.A.F.S.	1 10 5	1 0 4	10 1
O.S.T., Melbourne Grand Division	1 2 3	0 12 8	9 7
O.St.A., S.C.	1 12 4	1 2 10	9 6
A.O.F., Melbourne District	1 15 10	1 8 11	6 11
,, Court Freedom	3 1 4	2 14 5	6 11
H.A.C.B.S....	1 11 0	1 4 5	6 7
A.O.F., Grenville District	2 0 3	1 15 0	5 3
O.S.T., Ballarat and Sandhurst Grand Division...	1 5 9	1 0 6	5 3
A.O.F., Bendigo District	1 16 4	1 11 8	4 8
,, Warrnambool District	1 19 11	0 15 8	4 3
O.St.A.	1 12 7	1 8 4	4 3
G.S.R.S.	1 8 11	1 4 10	4 1
U.L.F.S.	0 14 1	0 10 2	3 11
A.O.F., Court Amherst	1 10 8	1 6 10	3 10
,, Ballarat District	1 18 0	1 14 7	3 5
St.M.T.A.B.S.	1 8 1	1 9 0	– 0 11
	1 15 1	1 4 11	10 2

77. It is satisfactory to find that, with the single exception of the St.M.T.A.B.S., the Benefit Fund of which shows a deficit of 11d. per member, that fund shows a surplus of receipts over expenditure in all the societies. As, however, the valuation of many of these societies showed a deficiency, it would seem that, although the societies have increased their capital during the eight years over which the calculations extend, the improvement has not been sufficient to keep pace with the increasing liabilities.

Table VIII. 78. One society, the Protestant Mutual Benefit Society, was wound up in 1884, and its funds, amounting to £321, were divided amongst the members. As this sum is deducted from the total amount to the credit of the societies, it is entered in Table VIII. in the column showing the losses of the year. The Grenville District A.O.F. sustained a loss on the year's transactions of £40, and Court Freedom A.O.F. a loss of £75. Both these societies are situated in parts of the colony in which the population has decreased, and both have considerable funds to meet the loss referred to.

79. Taking the societies as a whole, the total increase of the Benefit Fund during 1884 was £39,159, and of the Incidental Fund £4,477. In thirteen of the societies, however, the expenditure of the latter fund was in excess of the income.

80. The amounts per member to the credit of the Sick and Funeral Fund (after deducting debts), and of the Incidental Fund, are given for each society in the following table :—

SOCIETIES ARRANGED IN ORDER OF NET AMOUNT TO CREDIT OF EACH MEMBER.

Sick and Funeral Fund.		Incidental Fund.	
Name of Society.	Amount.	Name of Society.	Amount.
	£ s. d.		£ s. d.
A.O.F., Court Unity	24 17 8	St.P.S.	6 11 10
,, Court Freedom	17 18 1	G.S.R.S.	5 2 5
,, Portland District	16 5 7	A.O.S.	1 5 8
,, Court Ararat	15 6 3	O.St.A., S.C.	1 4 6
,, Grenville District	15 1 6	O.S.T., Victoria Grand Division ...	1 3 11
,, Warrnambool District	14 18 11	I.O.O.F.	0 17 4
,, Court Amherst	14 12 7	A.O.F., Bendigo District	0 15 4
A.O.S.	14 5 8	O.S.T., Melbourne Grand Division ...	0 15 4
A.O.F., Ovens and Murray District ...	13 11 10	O.St.A.	0 12 9
O.S.T., Victoria Grand Division	13 10 0	A.N.A.	0 11 8
M.U.I.O.O.F.	13 5 7	H.A.C.B.S.	0 10 8
St.P.S.	12 13 0	M.U.I.O.O.F.	0 10 2
I.O.R.	11 1 10	A.O.F., Portland District	0 9 9
A.O.F., Geelong and Western District ...	10 13 9	G.U.O.O.F.	0 7 8
O.St.A., S.C.	8 6 3	U.A.O.D.	0 7 3
A.O.F., Ballarat District	7 17 10	A.O.F., Melbourne District	0 7 3
,, Melbourne ,, ...	7 14 2	,, Warrnambool ,, ...	0 7 1
G.U.O.O.F.	7 1 6	St.M.T.A.B.S.	0 6 0
I.O.O.F.	6 3 0	O.S.T., Ballarat and Sandhurst G.D. ...	0 5 7
A.O.F., Bendigo District	5 17 5	P.A.F.S.	0 5 3
G.U.O.F.G.	5 7 8	A.O.F., Geelong and Western District ...	0 4 10
O.S.T., Ballarat and Sandhurst G.D. ...	5 5 5	I.O.R.	0 4 5
H.A.C.B.S.	5 0 0	G.U.O F.G.	0 3 10
O.S.T., Melbourne Grand Division	4 17 6	A.O.F., Court Amherst	0 3 7
U.A.O.D.	4 10 10	,, ,, Ararat	0 2 5
O.St.A.	4 0 10	U L.F.S.	0 1 4
P.A.F.S.	3 18 2	A.O.F., Court Unity	0 0 5
St.M.T.A.B.S	3 14 11	,, Grenville District	−0 1 3
U.L.F.S.	3 12 3	,, Court Freedom	−0 3 6
G.S.R.S.	3 2 2	,, Ovens and Murray District ...	−0 4 0
A.N.A....	2 11 0	,, Ballarat District	−0 14 10
Average	8 17 0	Average	0 10 11

81. In the case of the Benefit Fund, it is noticeable that the societies having the largest amounts to their credit are generally situated in districts which, owing generally to the abandonment of gold workings, have become to a certain extent depopulated, which has resulted in the funds being divisible among a smaller number of members. Societies so situated, however, frequently experience a high rate of sickness, the reason being that the strongest men have left whilst the feeble and sickly have been those to remain.

82. As a rule, the societies do not accumulate a large Incidental Fund, the periodical contributions not being much more than equal to cover the liabilities as they occur. It will be noticed, however, that in five of the societies the amount of this fund per member is over £1, one of these having more than £6 and another more than £5 to its credit. In cases where such accumulations take place, the result is almost invariably produced by the increased value of halls or other real property belonging to the society and vested in this fund.

MISAPPROPRIATION OF BENEFIT FUNDS.

83. Notwithstanding the stringent provisions of the Friendly Societies' Act,* forbidding the use of any portion of one fund for the purposes of another fund, and the fact that any society or officer or member of a society instrumental in such misappropriation is liable to be fined at the suit of the registrar or any person aggrieved, the law is systematically broken in many of the societies by the application of money belonging

* See section 13 (iii.) and (iv.*b*) and section 30.

to the Benefit Fund to purposes of management. The whole amount remaining so misappropriated at the end of 1884, according to the returns received, was £2,118 16s. 10¼d., distributed amongst the various societies as follows:—

SOCIETIES WHICH HAVE USED BENEFIT FUNDS FOR INCIDENTAL PURPOSES, AND AMOUNTS OUTSTANDING AT THE END OF 1884.

Name of Society.	Amount Misappropriated. £ s. d.
M.U.I.O.O.F	
Ballarat District—	
Creswick Lodge	15 4 2
Castlemaine District—	
Newstead and Strangways Lodge	2 3 11
Kingston Lodge	3 12 4
Rose of Donald Lodge ...	0 13 8
Port Fairy District—	
Prince of Wales Lodge ...	4 0 2
Villiers Lodge	24 6 3
McArthur Lodge	14 18 2
Port Phillip District—	
Boroondara Lodge ...	5 15 7
LaTrobe Lodge	0 4 2
Mount Pleasant Lodge ...	0 13 10
Omeo Lodge	12 3 8
South Melbourne District—	
Sandridge Lodge	0 9 7
Talbot District—	
Carisbrook Lodge	1 1 10
Warrnambool District—	
Woodford Lodge	3 17 9
Garvoc Lodge	1 3 5
Total	90 8 6
G.U.O.O.F.	
Castlemaine District—	
Southern Cross Lodge ...	3 7 9½
Melbourne District—	
Crown of Success Lodge ...	6 8 3¼
Total	9 16 0¾
I.O.O.F.	
Devonshire Lodge	7 18 3
St. Crispin Lodge	1 14 11
Shepparton Lodge	38 13 2
Belvoir Lodge	20 10 3
Total	68 16 7
G.U.O.F.G.	
Bendigo Lodge	39 11 7
Royal Charter Lodge	7 6 1
Prince of Wales Lodge ...	2 7 4
Total	49 5 0
O.St.A., S.C.	
Inglewood Lodge	22 13 2
Pride of Scotia Lodge	8 10 0
Total	31 3 2

Name of Society.	Amount Misappropriated. £ s. d.
I.O.R.	
Star of Maryborough Tent ...	0 9 10
Excelsior Tent	23 16 0
Refuge Tent	2 13 5
Albert Tent	25 1 7½
Rescue Tent	21 1 9
Haste to the Rescue Tent ...	0 16 3
Rose of Linton Tent	19 2 8
Lancefield Tent	11 6 2
Speedwell Tent	4 17 1½
Rose of Yan Yean Tent ...	1 6 9
Never Fail Tent	0 3 7
Lady Bay Tent	0 11 0
Southern Cross Tent	13 7 5
Ebenezer Tent	4 4 0
Hope of Australia Tent ...	11 1 6
Box Hill Tent	8 6 8
Star of Wallan Tent	22 0 7
Social Tent	0 1 6
Palm Branch Tent	0 2 8
Hope of Greensborough Tent ...	2 11 3½
Ark of Safety Tent	3 5 1
Star of Warracknabeal Tent ...	11 9 0
Fryer's Tent	1 3 10½
Hope of Wandin Tent	2 14 4
Total	191 14 1
U.A.O.D.	
Britannia Lodge	4 2 5½
Grampians Lodge	39 0 3½
Centennial Lodge	14 2 3½
Osberga Lodge	2 9 6
Total	59 14 6½
P.A.F.S.	
Cosmopolitan Lodge	55 3 9
Prahran Lodge	8 16 11
Buninyong Lodge	0 9 0
Hope Lodge	66 12 4
Pleasant Creek Lodge	25 0 5½
Warrnambool Lodge	2 7 6
Governor Walker Lodge ...	5 1 6
Excelsior Lodge	3 17 0
Carlton Lodge	5 18 10
Star of Hotham Lodge ...	20 9 7
Grand Council Funds	29 14 3
Total	223 11 1½
A.O.F.	
Ballarat District—	
Court Little John ...	38 3 0
Court Pride of Linton ...	140 17 2
Court Talbot	124 9 5
Court Star of the West ...	43 1 7
Court Hope of Denmark ...	44 1 6
Court Avoca	4 18 10
Court Tuaggra	14 15 2
Total	410 6 8

SOCIETIES WHICH HAVE USED BENEFIT FUNDS FOR INCIDENTAL PURPOSES, 1884—*continued.*

Name of Society.	Amount Misappropriated. £ s. d.
A.O.F.—*continued.*	
Bendigo District—	
Court Hearts of Oak	47 13 7½
Court Lockwood	0 11 4¾
Total	48 5 0¼
Grenville District—	
Court Foresters' Home ...	4 19 9
Court Merry Foresters ...	20 4 7
District Funds	5 17 11
Total	31 2 3
Melbourne District—	
Court Yarraberg	0 17 11½
Court Inglewood	0 11 1½
Total	1 9 1
Ovens and Murray District—	
Court Victor	38 11 4¾
District Funds	147 6 6
Total	185 17 10¾
Portland District—	
Court Tranquillity ...	7 4 0
Warrnambool District—	
Court Tower Hill	9 0 7
Court Freedom, Clunes ...	16 3 0
O.St.A.	
Richmond Lodge	9 5 9½
Morang Lodge	22 16 9
Kilmore Lodge	36 14 10½
Oakleigh Lodge	13 7 8
Kara Kara Lodge	18 0 1½
Jika Jika Lodge	0 0 8
Footscray Lodge	7 2 8
Total	107 8 6½
A.N.A.	
Melbourne Branch	94 19 8
Maryborough Branch	18 11 5
Richmond Branch	22 9 1
Maldon Branch	3 5 11
Donald Branch	3 18 1
Total	143 4 2

Name of Society.	Amount Misappropriated. £ s. d.
O.S.T.	
Ballarat and Sandhurst G. D.—	
Royal Diadem Division ...	3 6 10
Hope of Talbot Division ...	0 7 11
Pride of Daylesford Division	3 14 7½
Hope of St. Arnaud Division	8 10 7
Grand Division Funds ...	35 14 10
Total	51 14 9½
Melbourne Grand Division—	
Excelsior Division ...	6 12 11½
Royal Victoria Division ...	36 5 5
Bloom Hill Division ...	4 9 7½
Malvern Division	8 6 2½
Williamstown Division ...	39 18 0½
Broadford Division ...	0 19 6
Total	96 11 9
Victoria Grand Division—	
Highton Division	18 15 8½
Concord Division	6 9 4
Mortlake Division... ...	18 15 8½
Hopeful Division	7 12 3
Anchor Division	0 3 6
Total	51 16 6
St.P.S.	
Melbourne District—	
Collingwood Branch ...	5 0 1
H.A.C.B.S.	
Ballarat District—	
Smythesdale Branch ...	11 7 7
Bungaree Branch	30 2 10
District Funds	73 19 6
Melbourne District—	
Warrnambool Branch ...	19 6 6½
Brighton Branch	11 13 5
Stawell Branch	0 10 5
Hamilton Branch	2 15 10
Horsham Branch	79 7 4
Total	229 3 5½
Grand Total ...	2,118 16 10¼

84. The whole amount misappropriated in the manner stated is £131 less than at the end of 1883, some of the societies, in view of the publicity given to the matter by the Government Statist last year,* having recouped the Benefit Fund, either wholly or in part, the amounts illegally taken from it as stated; but others, undeterred by possible consequences, and regardless of the interests of the society, took still further amounts from that fund during the year under review. The following table shows,

* See Sixth Annual Report, paragraph 79 *et seq.*.

for each parent society, the amounts shown to have been diverted from the Benefit Fund for management purposes by each such society or its branches at the end of 1883 and 1884, with the increase or decrease at the latter date:—

MISAPPROPRIATION OF BENEFIT FUNDS 1883 AND 1884.

Name of Society.	Amount of Benefit Fund Misappropriated at end of—		Increase.	Decrease.
	1883.	1884.		
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
M.U.I.O.O.F.	108 2 7¾	90 8 6	...	17 14 1¾
G.U.O.O.F.	31 14 9	9 16 0¾	...	21 18 8¼
I.O.O.F.	45 5 11	68 16 7	23 10 8	...
G.U.O.F.G....	12 8 9	49 5 0	36 16 3	...
O.St.A., S.C.	42 9 8	31 3 2	...	11 6 6
I.O.R.	272 3 8	191 14 1	...	80 9 7
U.A.O.D.	45 11 6½	59 14 6½	14 3 0	...
P.A.F.S.	428 8 9½	223 11 1½	...	204 17 8
A.O.F., Ballarat District	372 7 11	410 6 8	37 18 9	...
„ Bendigo „	20 9 0	48 5 0¼	27 16 0¼	...
„ Grenville „	22 16 11	31 2 3	8 5 4	...
„ Melbourne „	4 14 10¾	1 9 1	...	3 5 9¾
„ Ovens and Murray District	162 9 3¾	185 17 10¾	23 8 7	...
„ Portland District	8 7 0	7 4 0	...	1 3 0
„ Warrnambool District	2 18 10	9 0 7	6 1 9	...
„ Court Freedom, Clunes	24 9 1	16 3 0	...	8 6 1
„ „ Ararat	1 8 7	...	...	1 8 7
O.St.A.	125 5 5	107 8 6½	...	17 16 10½
A.N.A.	105 19 9¼	143 4 2	37 4 5¾	...
O.S.T., Ballarat and Sandhurst Grand Division...	68 9 6	51 14 9½	...	16 14 9½
„ Melbourne Grand Division	86 18 3½	96 11 9	9 13 5½	...
„ Victoria „ „	23 17 3½	51 16 6	27 19 2½	...
St.P.S.	16 9 11	5 0 1	...	11 9 10
H.A.C.B.S., Ballarat District	72 3 5½	115 9 11	43 6 5½	...
„ Melbourne „	142 16 11½	113 13 6½	...	29 3 5
P.M.B.S.	1 6 0	...	...	1 6 0
Total	2,249 13 10½	2,118 16 10¼	...	130 17 0¼*

* Net figures.

WIDOWS AND ORPHANS' SOCIETIES.

Tables IV. and XIII.

85. On the present occasion a return has been received, for the first time, from the Widows and Orphans' Fund of the G.U.O.O.F.; therefore all moneys received up to the end of 1884 (£312 5s. 2d.) have been treated as if received in that year. Apparently no expenditure has yet been incurred by this institution.

86. The receipts of the two older Widows and Orphans' Societies, viz., those of the Port Phillip and Bendigo Districts of the M.U.I.O.O.F., amounted, in 1884, to £1,956, as against £1,316 in 1883; and their expenditure amounted to £1,247 in 1884, as against £1,041 in 1883. The payments, in 1884, under the head of bounties were less by £30, but the expense of management was greater by £45 than in 1883.

87. The amount set down as "Other Expenditure" by the Port Phillip District Widows and Orphans' Institution is £332 5s. 3d. The larger portion of this (viz., £296) was a sum transferred from the Benefit to the Management Fund. In his Report for 1882 (page xv) the Government Statist called attention to the insufficient sum legally available for the management of this institution, the result being that new by-laws were registered in 1884, one of which provides that, when, on a valuation of the funds of the institution, a surplus has been proved to exist, the members may, at a general meeting, after making certain provision for reserve, appropriate portion of the surplus for management purposes. Under the powers given by this by-law the above sum has been voted to the Management Fund. It is necessary, however, to point out that the surplus of both the Widows' Fund and the Children's Fund was thus dealt with, notwithstanding that the Government Statist had, on being applied to, emphatically cautioned the society against appropriating any portion of the former fund in this manner, since, in the opinion of the Actuary to the department, by whom the valuation was made, the whole of such surplus was required to be reserved in order to meet any fluctuations in the experience that might arise before the next valuation.

HENRY HEYLYN HAYTER,
Government Statist.

Office of the Government Statist,
Melbourne, 1st December, 1885.

APPENDICES.

APPENDICES.

APPENDIX A.

REGULATIONS APPLICABLE TO THE PAYMENT OF FEES FOR SERVICES PERFORMED BY THE ACTUARY ATTACHED TO THE DEPARTMENT OF THE GOVERNMENT STATIST.

Regulations under the Friendly Societies Act 1877, approved by the Governor in Council on the 21st March, 1881, and gazetted on the 25th March, 1881.

VALUATIONS.

58. When a Society or branch desires that its assets and liabilities shall be valued and reported on by an Actuary to be named by the Government Statist, the return of benefits, contributions, funds, effects, debts, and credits which the Society or branch is required to make in the form prescribed by the Government Statist shall be accompanied with a fee, which, if the Actuary named is the Actuary attached to the Department of the Government Statist, shall be paid forthwith into the Treasury to the credit of the General Revenue, or if any other Actuary is named shall be for the use of such Actuary, on the following scale, viz.:—

When the benefits to be valued do not exceed three (3) classes of sick allowance together with sums payable on the deaths of members and of their wives :—

For valuing societies consisting of—	£	s.	d.
Not more than 25 members	0	12	6
More than 25 members, for the first 25 members	0	12	6

With a further sum of 1½d. in respect of each additional member.

When the benefits to be valued exceed those mentioned, the fee shall be fixed by the Government Statist with the approval of the Chief Secretary.

In computing the amount of fees to be paid for valuation, each branch of a Society shall be considered as a separate body.

Extract from Regulations approved by the Governor in Council on the 9th April, 1878, and gazetted on the 30th April, 1878.

CERTIFYING TO RATES OF CONTRIBUTION.

59. There shall be payable to an Actuary approved by the Governor in Council, on the lodgment with him of the tables of contributions of a Society or branch, for his certificate for examining such tables such fee as he may determine, not exceeding £5 5s ; provided always that, so soon as the Government Statist shall have caused to be constructed and published tables under the provisions of section 8 (*c*) of the Act, there shall be payable to the Actuary by any Society adopting such last-mentioned tables a fee not exceeding £2 10s.

Regulations approved by the Governor in Council on the 1st September, 1884, and gazetted on the 5th September, 1884.

DESTINATION OF FEES.

60. The fees payable to an Actuary under the foregoing Regulations shall be for his own use, if he be not the Actuary attached to the Office of the Government Statist, but if he be such Actuary the fees shall be paid forthwith into the Treasury to the credit of the General Revenue.

PREPARING TABLES OF CONTRIBUTIONS.

60A. When a Society or branch desires that a table of contributions necessary to provide the payment of sick pay and funeral benefits should be prepared by the Actuary attached to the Office of the Government Statist, the application to construct such table shall be accompanied with a fee of £10 10s.; provided always that if the benefits or contributions should be of an unusual character, of which the Government Statist shall be the sole judge, or if additional tables are required to be furnished, the fee shall be fixed by the Government Statist, with the approval of the Chief Secretary. All fees under this clause shall be paid forthwith into the Treasury to the credit of the General Revenue.

APPENDIX B.

VALUATIONS.

THE VALUATION OF THE ANCIENT ORDER OF FORESTERS, COURT FREEDOM.

Letter from the Government Statist to the Secretary, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 7th April, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of Court Freedom, A.O.F., Clunes, together with an abstract of the results of his valuation as at the 31st December, 1882, in accordance with the provisions of the Friendly Societies Act 1877.

2. I am glad to perceive that, in so far as the past quinquennial operations of the society serve to furnish a true estimate of its future history, the results of the investigation have been such as to convince the Actuary that the funds and future contributions of the present members are adequate to the discharge of the prospective liabilities.

I have, &c.,
H. H. HAYTER,
Government Statist.

Wm. Thomas, Esq., Secy. Court Freedom, A.O.F.,
Whyte st., Clunes.

(G.)

ABSTRACT of the Valuation and Report on the Condition of Court Freedom of the Ancient Order of Foresters Friendly Society, as at the 31st December, 1882.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 3,939 0 0	..	..	..	1,959 19 7		
After first six months' sickness, at 10s. per week	..	..	..	..	..	813 14 7		
	101	..	271 2 0	3,224 15 0	2,970 14 5	..	3,593 11 0	
Permanent allowances after the 70th year of 2s. 6d. per week, taken as equivalent to future sick claims	..	..	..	..	..	819 16 10		
Sums payable at death of members, at £20 ..	..	(*a*) 2,020 0 0	..	..	..	815 1 10	996 6 0	
" " " wives, at £10 ..	87	870 0 0	..	..	..	228 3 3		
Total	188	6,829 0 0	271 2 0	3,224 15 0	2,970 14 5	4,636 16 1	4,589 17 0	11,619 2 7

VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of benefits assured to members and wives, as per Summary	4,589	17	0	Capital, as per secretary's return	1,656	8	4
Surplus	37	5	9	Value of members' future contributions ...	2,970	14	5
	£4,627	2	9		£4,627	2	9

REPORT OF THE ACTUARY.

EXPLANATION OF THE PRINCIPLES UPON WHICH THE VALUATION HAS BEEN MADE, AND OBSERVATIONS ON THE CONDITION OF THE SOCIETY.

Established in Clunes in 1861. *Average age of members on 1st January,* 1878, 42 *years; on 31st December,* 1882, 46¼ *years; average duration of membership,* 15½ *years.*

Members withdrawing—Average age, 38½ *years; average duration of membership,* 9½ *years.*

1. The ratio per cent. of the amount of interest derived from the portion of the Sick and Funeral Fund invested to the whole of that fund during each and all of the five preceding years was—In 1878, 7; 1879, 5·9; 1880, 6·3; 1881, 5·9; 1882, 6·7; 1878–82, 6·3.

2. The rate of interest used in the construction of the Valuation Tables was 5 per cent.

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been greater by 48 per cent., the mortality of wives less by 73 per cent., the sickness greater by 98 per cent., and the withdrawals greater by 283 per cent. than the English M.U. rates.

5. As many as 70 per cent. of the members were engaged in mining, an occupation more than usually hazardous and detrimental to health. The mortality amongst such members was, for this reason, higher by 67 per cent., and the sickness by 157 per cent., than the assumed rates at the same ages.

6. To adapt such tables to the special circumstances of the Society, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1878–82 with that of the M.U. in England in 1866–70.

7. The value of the liabilities of the Society on account of the probable sickness after 70 has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of 2s. 6d. per week for life, when 70 years of age, has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

8. The reduced sick allowances payable during continued disablement have been treated as shown in the above Abstract.

9. The values of the prospective income and outgo on account of members more than 14 weeks in arrears have been excluded from the valuation.

10. (*a*) The provision made for the future medical management and incidental expenses is entrance fees, contributions, fines, donations, profits from the sale of goods to members, and interest arising from the investment of the fund. (*b*) The past experience of the Society shows that this is inadequate. I therefore recommend that the expenses of management be permanently reduced, or that the contributions of members thereto be increased.

11. The surplus shown I believe to be due to adequate rates of contribution, the close, regular, and profitable investment of the capital, and the possession of an accumulated fund proportionate to the net liability.

12. The following points also call for remark:—In 1880 there was a loss on property of £22; during the years 1878, 1881–2, the sum of £6 11s. was debited to the Sick and Funeral Fund as trustees' expenses, in violation of section 13 (III.) of the Friendly Societies Act 1877.

Signature of Valuer ... E. F. OWEN.
Address ... ... Department of the Government Statist.
Calling or Profession ... Actuary.
Date ... ... 7th April, 1884.

Addendum to the Report of the Actuary on the Condition of Court Freedom A.O.F., as at the 31st December, 1882.

The benefits given in this Society, which is an independent branch of the Ancient Order of Foresters, are :— Medical attendance and medicine to a member, his wife, widow, and children; sick pay at the weekly rates of 20s. and 10s. for the first six months', and the second six months' and subsequent sickness respectively; sums at death, £20 in the case of the member, £10 in the case of the wife. The annual contributions payable by the members to the two funds to obtain these benefits are given in the following tables:—

Sick and Funeral Fund.

Age at Entry.	Annual Contribution.	Age at Entry.	Annual Contribution.	Age at Entry.	Annual Contribution.	Age at Entry.	Annual Contribution.
	s. d.		*s. d.*		*s. d.*		*s. d.*
18	36 4	24	42 10	30	51 2	36	62 7
19	37 5	25	43 7	31	52 10	37	64 9
20	38 6	26	45 0	32	54 9	38	67 2
21	39 7	27	46 7	33	55 10	39	69 11
22	40 1	28	47 11	34	58 9	40	72 4
23	41 5	29	49 4	35	60 8		

Medical and Management Fund.

Age at Entry.	Initiation Fee.	Annual Contribution.
	s. d.	
18–21	7 6	4s., with medical fees.
21–25	10 0	
25–30	12 6	
30–33	16 0	
33–35	20 0	
35–40	25 0	

For a wife over 40 years of age when registered, and for a second wife, a fee of 42s. is payable, together with 3s. a quarter, in the latter case during life and membership. There were, however, no second wives in the Society at the date of valuation. District Laws, Nos. 29, 33, 36; Subordinate Court Laws, Nos. 39, 40, 42, 43, 44, 58, 65. In addition to the above rates, I find from the list furnished by the secretary that there were members in the society paying 56s. 4d., 78s., and 80s. 2d. per annum to the Sick and Funeral Fund.

2. It is seen that the value of the benefits claimable by the members in case of sickness, £3,594, with the value of the funeral benefits, £996, which are together equal to £4,590, exceeds the value of the annual contributions applicable to these benefits (£2,971) by £1,619; this is the *net* liability, the sum to which the capital must be equal to enable a Society to discharge its obligations. The sum which has been saved from the past payments of the members, improved at interest, amounted to a capital of £1,656; there is thus seen to be a surplus of assets over liabilities of £37.

3. The prospective benefits are equal to £45 8s. 11d. per member, the income from contributions is equal to £29 8s. 3d. per member, and the reserve fund to £16 8s. per member, making the assets equivalent to £45 16s. 3d. per member, and resulting in a surplus of 7s. 4d. per member. It may also be said that the assets, £4,627, are to the liabilities, £4,590, in the ratio of 20s. 2d. to the £1.

4. The figures derived in the first instance from the Valuation Tables have been modified, as already explained under Section 6 of the Report, in order to give effect, to as great an extent as was considered prudent, to the differences which were found to exist between the experience of mortality, sickness, and withdrawals of the members during 1878–82, and that of the M.U. in England during 1866–70, these being the facts which were used as the basis of the tables which are being employed in the valuations of the societies. The whole of these tables will be found in Appendix C of the Fifth Report of the Government Statist on Friendly Societies for 1882. For a detailed explanation of the mode of valuation adopted, and of the reasons therefor, see Third Report of the Government Statist on Friendly Societies, paragraph 22, and the Fourth Report, Appendix A, page xx., paragraphs 12 to 18.

5. In consequence of the relatively adverse character of the experience (see section 4 of the Report), the financial position of the Society is not so good as it would have been had the unadjusted figures been employed, as may be seen by the subjoined balance-sheet:—

	£
Liabilities—	
Value of Benefits (unadjusted) ...	4,637
Assets—	
Value of Contributions (unadjusted)	3,225
Capital	1,656
Total	4,881
Surplus of Assets over Liabilities...	£244

6. Such a balance-sheet, however, would correctly represent the financial condition of a Society on the assumption that the rates of mortality and sickness experienced in the future would be precisely the same as those of the members of the M.U. in England during 1866–70, and that all the persons now in the Society would remain in effective connexion therewith until removed therefrom by death. The past quinquennial history of the members shows that such assumptions would be quite unwarrantable.

7. The following balance-sheet exhibits the condition of the membership during the period under review:—

Number of members at end of 1877 ...			143
Joined by Initiation 1878–82 ...	14		
„ Clearance 1878–82 ...	3		
	—		17
Total			160
Left by Death 1878–82	13		
„ Clearance 1878–82 ...	6		
„ Arrears, &c. 1878–82 ...	38		
	—		57
Number of members at end of 1882 ...			103

In these figures the unfinancial members are included.

8. In his Report on Friendly Societies for the year 1879, the Government Statist published an interesting and instructive letter from Mr. Thomas Angove, the Secretary of this Court at that time, on the subject of the excessive sickness experienced by persons who earn their living as miners, by which term Mr. Angove is careful to explain he means those who work underground, compared with that of those who are employed on the surface, or who follow some other occupation. During 1879, out of a total membership of 127, the 35 non-miners received £9 sick pay, averaging 1 day 13 hours, and 5s. 2d. per member; while the 92 miners received £222 0s. 10d., equal to 17 days 13 hours, and 48s. 3¼d. per member; the amount of sickness in the case of the miners being more than eleven times greater than in that of the surface men, notwithstanding that the average age of the latter was the higher of the two, and the amount of money paid per member, including sickness of long continuance requiring reduced pay, more than eight times as great.

9. In a subsequent letter contained in the Third Annual Report of the Government Statist, Mr. Angove observes:—"In the year just passed (1880) we had 67 cases of sickness altogether, 54 were distributed over 92 miners, and 13 among 33 men engaged on the surface: The number of weeks for which sick pay was drawn was 429, out of which the surface men required 64 weeks 2 days, or 11·7 days nearly per man, leaving 364 weeks 4 days, or 23·8 days per man for the 92 miners, showing 100 per cent. more among the latter than the former class."

10. The investigation which has been made into the experience of the Society in connexion with this valuation bears out the opinion arrived at by Mr. Angove, and generally entertained by men who have given attention to the subject, "that the calling of the miner brings him into circumstances not only of danger to life and limb, but that the occupation as pursued in this colony is in other respects more than usually detrimental to health."

11. The subjoined table contains the quinquennial experience of the members of the Society, who have been described in the Annual Returns as "Miners," in respect to mortality and sickness, with the expected deaths and sickness according to Ratcliffe's M.U. experience 1866–70. For Ratcliffe's Table of Rates, see the Second Annual Report of the Government Statist on Friendly Societies, Table 1, page 30; or the Fifth Annual Report, Table 1, page xc.; see also the Table given on page ciii., column 4:—

THE MORTALITY AND SICKNESS EXPERIENCE OF THE MINING MEMBERS OF COURT FREEDOM DURING 1878–82.

Age.	Exposed to Risk.	Actual Deaths.	Expected Deaths, M.U. Experience.	Exposed to Risk.	Actual Sickness.	Expected Sickness, M.U. Experience.
					Weeks.	Weeks.
18–20	2·5	...	·01	1·5	...	1·02
21–25	9·5	...	·06	8·0	5·33	6·06
26–30	19·0	...	·15	17·5	5·83	14·42
31–35	46·0	...	·40	44·5	54·17	42·36
36–40	64·0	1	·67	64·0	92·67	70·14
41–45	128·0	5	1·61	128·0	610·0	171·52
46–50	89·0	2	1·36	89·0	511·67	157·44
51–55	53·5	1	1·09	53·5	118·67	128·03
56–60	17·5	1	·48	17·5	323·50	59·62
61–65	4·0	...	·16	4·0	3·33	21·05
18–65	433·0	10	5·99	427·5	1,725·17	671·66
Annual average ...	86·6	2·31 %	1·38 %	85·5	4·04	1·57

12. By comparing these figures with those relating to the Society as a whole, the following results are obtained:—

THE EXPERIENCE OF THE MINING AND NON-MINING MEMBERS COMPARED.

——	No. of Persons at Risk (Mortality).	Average Age.	Annual Mortality.	Ratio.	No. of Persons at Risk (Sickness).	Annual Sickness.	Ratio.
			Per Cent.			Weeks.	
Miners	86·6	46	2·309	140·9	85·5	4·036	292·8
Non-miners	36·6	47½	1·639	100·0	36·0	1·378	100·0

The average age is that of the members in the Society at the end of 1882, 101 altogether, consisting of 72 miners and 29 non-miners; the other figures relate to the average annual number at risk during the five years.

13. The number of "miners" who died during the quinquennium was greater than the number of non-miners in the ratio of 141 to 100, and than the number of "expected deaths" in the ratio of 167 to 100; the number of weeks' sickness experienced by the miners was greater than that of the non-miners in the ratio of 293 to 100, and than the "expected sickness" in the ratio of 257 to 100.

14. The average age of all the members was, as already stated, 46¼ years; the average duration of membership, 15½ years; and the average age at initiation, therefore, 30¾ years. The average annual contribution per member to

the Sick and Funeral Fund on the 31st December, 1882, was 53s. 8d., and the sick pay received per member per year during the quinquennium was 49s. 10d. The total annual income per member for the Sick and Funeral Fund during the five years, including interest, was £3 9s. 11d., and the total expenditure, £3 0s. 6d.

15. The quinquennial balance-sheet of the Medical and Management Fund is here given—

Balance at the end of 1877		– £13 4 1	(debit)
Receipts during 1878–82		1,038 6 2	
Total		1,025 2 1	
Expenditure during 1878–82		1,054 8 1	
Balance at the end of 1882		– £29 6 0	(debit)

16. The income appropriated for medical and management purposes in seen therefore to have proved not altogether equal to the expenditure. Steps should be taken to extinguish the debt of £29 due to the Sick and Funeral Fund, equivalent to about 5s. 10d. per member, and a strenuous effort made to confine the outgo in the future well within the income.

EVAN F. OWEN,
Actuary for Friendly Societies.

Department of the Government Statist,
7th April, 1884.

THE VALUATION OF THE ORDER OF THE SONS OF TEMPERANCE, VICTORIA GRAND DIVISION.

Letter from the Government Statist to the Grand Scribe, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 10th April, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of the Victoria Grand Division of the Order of the Sons of Temperance Friendly Society, together with an abstract of the results of his valuation as at the 31st December, 1882, as required by the Friendly Societies Act 1877.

2. The conclusion to which the investigation has led the Actuary is that the contribution payable to the Funeral Fund is very nearly sufficient to sustain the future liabilities, but that the payments appropriated to the Sick Funds of the subordinate divisions ought to be increased. I would suggest that this matter should receive early attention at the hands of the authorities of the Order.

I have, &c.,
H. H. HAYTER,
Government Statist.

J. J. Martin, Esq., G.S. Victoria G. Dn., O.S.T.,
Ryrie-street, Geelong.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Victoria Grand Division of the Sons of Temperance Friendly Society, as at the 31st December, 1882.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*)25,561 5 0	..	..	..	12,670 19 0		
During second six months' sickness, at 12s. 6d. per week	..	..	..	..	..	1,502 18 0		
During third six months' sickness, at 9s. per week	..	..	..	..	..	639 18 2		
After third six months' sickness, at 4s. per week	605 ..	.. ..	548 12 0 ..	9,359 17 7 ..	8,535 11 5 ..	.. 915 12 10	17,307 4 10	
Permanent allowances after the 70th year of 1s. 8d. per week, taken as equivalent to future sick claims	..	..	..	..	..	3,018 5 8		
Sums payable at death of members, at £20 ..	..	(*a*) 12,100 0 0	242 0 0	4,149 2 7	3,418 10 0	4,910 5 2	4,057 9 5	
„ „ „ wives, at £10 ..	11	110 0 0	2 4 0	19 3 7	19 3 7	38 5 10	38 5 10	
„ „ „ widow, at £10 ..	1	10 0 0	0 4 0	2 13 3	2 13 3	5 7 7	5 7 7	
Total	617	37,781 5 0	793 0 0	13,530 17 0	11,975 18 3	23,701 12 3	21,408 7 8	9,432 9 5

VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of benefits assured to members and wives, as per Summary	21,403	0	1	Capital, as per secretaries' returns	7,702	5	8
Value of sums payable at death of widow ...	5	7	7	Value of members' future contributions ...	11,973	5	0
				Value of widow's future contributions ...	2	13	3
				Deficiency	1,730	3	9
	£21,408	7	8		£21,408	7	8

SICK FUNDS.—VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of sick benefits assured to members, as per Summary	17,307	4	10	Capital, as per secretaries' returns	7,049	16	4
				Value of members' future contributions ...	8,535	11	5
				Deficiency	1,721	17	1
	£17,307	4	10		£17,307	4	10

FUNERAL FUND.—VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of funeral benefits assured to members and wives, as per Summary	4,095	15	3	Capital, as per secretary's return	652	9	4
Value of sums payable at death of widow ...	5	7	7	Value of members' future contributions ...	3,437	13	7
				Value of widow's future contributions ...	2	13	3
				Deficiency	8	6	8
	£4,101	2	10		£4,101	2	10

REPORT OF THE ACTUARY.

EXPLANATION OF THE PRINCIPLES UPON WHICH THE VALUATION HAS BEEN MADE, AND OBSERVATIONS ON THE CONDITION OF THE SOCIETY.

1. The ratio per cent. of the amount of interest derived from the portion of the Sick and Funeral Fund invested to the whole of that fund during each and all of the five preceding years was—In 1878, 3·3 ; 1879, 2·8 ; 1880, 3·9 ; 1881, 3·9 ; 1882, 4 ; 1878–82, 3·6.

2. The rates of interest used in the construction of the Valuation Tables were 3, 3½, 4½ per cent. (See Summary of the Divisions.)

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been less by 39 per cent., the sickness less by 20 cent., and the withdrawals greater by 228 per cent. than the English M.U. rates.

5. To adapt such tables to the special circumstances of each division, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1878–82 with that of the M.U. in England in 1866–70.

6. The value of the liabilities of each division, on account of the probable sickness after 70, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of 1s. 8d. per week for life when 70 years of age, has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The reduced sick allowances, payable during continued disablement, have been treated as shown in the above Abstract.

8. The values of the prospective income and outgo, on account of members more than 14 weeks in arrears, have been excluded from the valuation in all the divisions but three.

9. (*a*) The provision made in the several divisions for the future medical management and incidental expenses is the payment thereto of all proposition fees, entrance fees, fines, and profits from the sale of goods, together with half the contributions of honorary members. (*b*) The past experience of the Society shows that this is adequate.

10. (*a*) The deficiency shown I believe to be due to inadequate rates of contribution. (*b*) In order to make good such deficiency, I recommend that the payments to both funds be made adequate at the entry age to the liabilities imposed thereon.

SUMMARY of the Valuation of the Victoria Grand Division

No.	Branch.	Where situated.	When Established.	No. of Members.	Average Annual Contribution per Member.	Average Age.		Average Duration of Membership.	Members Withdrawing.		No. of Wives.	Experience 1878–82, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866–70.				Interest.	
												Mortality.		Sickness.	Withdrawals.	Realized 1878–82.	Assumed in future.
						1 January, '78.	31 December, '82.		Average Age.	Average Duration of Membership.		Members.	Wives.				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
					s. *d.*	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.		%	%	%	%	%	%
1	Corio	Geelong ...	1861	155	18 1	34	36	$9\frac{1}{2}$	31	$5\frac{1}{2}$	...	ll	...	− 8	+136	4	$3\frac{1}{2}$
2	Kensington ...	Kensington ...	1865	7	18 0	$34\frac{1}{2}$	$37\frac{1}{4}$	$15\frac{3}{4}$	$24\frac{3}{4}$	$6\frac{1}{4}$	...	+123	...	+121	+126	$3\frac{1}{4}$	3
3	Highton ...	Highton ...	1867	9	18 0	$41\frac{1}{4}$	$43\frac{3}{4}$	$11\frac{3}{4}$	22	3	...	...	...	− 83	+100	$2\frac{1}{2}$	3
4	Concord ...	St. Alban's ...	1867	39	18 0	$29\frac{1}{4}$	32	$8\frac{3}{4}$	$25\frac{1}{4}$	$3\frac{1}{4}$	...	...	...	− 67	+122	3	3
5	Winchelsea ...	Winchelsea ...	1867	15	18 0	$35\frac{1}{4}$	40	$9\frac{1}{4}$	$29\frac{3}{4}$	$4\frac{1}{4}$	...	− 20	...	+174	+513	$3\frac{1}{2}$	3
6	Terang ...	Terang ...	1868	33	18 0	$33\frac{1}{2}$	$32\frac{1}{2}$	$5\frac{1}{4}$	$27\frac{1}{2}$	3	...	...	...	− 60	+239	$4\frac{1}{4}$	$3\frac{1}{2}$
7	Mortlake ...	Mortlake ...	1868	17	18 0	$35\frac{1}{4}$	$37\frac{1}{4}$	$7\frac{3}{4}$	29	$1\frac{1}{2}$	...	...	...	− 64	+508	1	3
8	Star of Hope ...	Drysdale ...	1868	40	18 0	$30\frac{1}{2}$	$32\frac{3}{4}$	7	$27\frac{3}{4}$	3	...	+ 4	...	− 29	+ 37	$1\frac{1}{4}$	3
9	Colac	Colac ...	1868	6	18 0	28	$34\frac{1}{4}$	9	27	$4\frac{1}{4}$	...	+136	...	+197	+454	$2\frac{1}{2}$	3
10	Queenscliff ...	Queenscliff ...	1868	7	18 0	$44\frac{1}{2}$	42	$9\frac{1}{4}$	$34\frac{1}{4}$	6	...	+ 33	...	− 10	+720	$3\frac{1}{4}$	3
11	You Yangs ...	Duck Ponds ...	1868	55	18 0	$31\frac{1}{2}$	$32\frac{1}{4}$	$7\frac{3}{4}$	19	1	...	...	...	+ 26	− 87	2	3
12	Barwon Rose ...	S. Geelong ...	1868	53	18 0	$31\frac{1}{2}$	$29\frac{3}{4}$	6	$29\frac{3}{4}$	$2\frac{1}{2}$	...	− 17	...	− 46	+274	$5\frac{1}{2}$	$4\frac{1}{2}$
13	Grange ...	Hamilton ...	1869	22	18 0	$40\frac{1}{2}$	$35\frac{3}{4}$	$4\frac{1}{4}$	$36\frac{3}{4}$	$4\frac{1}{2}$	...	...	...	− 55	+1066	$3\frac{1}{4}$	3
14	Fitzroy ...	Heywood ...	1869	22	18 0	29	30	$7\frac{1}{2}$	$25\frac{3}{4}$	3	...	...	...	− 73	− 65	$2\frac{1}{4}$	3
15	Portland ...	Portland ...	1869	11	18 0	29	$34\frac{1}{2}$	$8\frac{3}{4}$	$24\frac{1}{2}$	$4\frac{1}{4}$	...	...	...	− 68	+265	$3\frac{1}{2}$	$3\frac{1}{2}$
16	Hopeful ...	Coleraine ...	1869	9	18 0	$40\frac{1}{2}$	$47\frac{1}{2}$	8	$37\frac{1}{4}$	$7\frac{1}{4}$	...	+ 7	...	− 75	+794	0	3
17	Glenelg, Casterton, and Sandford ...	Casterton ...	1869	36	18 0	34	$31\frac{3}{4}$	$5\frac{1}{4}$	$30\frac{3}{4}$	3	...	...	...	− 64	+434	5	$4\frac{1}{2}$
18	Darlington ...	Darlington ...	1870	6	18 0	$35\frac{1}{2}$	$41\frac{1}{4}$	$8\frac{3}{4}$	28	$1\frac{1}{4}$	...	...	...	− 76	+747	5	$4\frac{1}{2}$
19	Portarlington ...	Portarlington...	1870	27	18 6	$31\frac{3}{4}$	39	$8\frac{3}{4}$	$26\frac{3}{4}$	$4\frac{1}{2}$	...	...	...	− 45	+167	4	$3\frac{1}{2}$
20	Warrnambool ...	Warrnambool...	1870	32	18 0	$31\frac{3}{4}$	$27\frac{1}{2}$	$3\frac{1}{2}$	28	3	...	+ 14	...	− 7	+133	$5\frac{1}{2}$	$4\frac{1}{2}$
21	Anchor ...	Belfast ...	1871	8	18 0	$41\frac{3}{4}$	36	6	$35\frac{1}{2}$	$4\frac{1}{2}$	...	...	...	− 21	+209	$4\frac{1}{4}$	$3\frac{1}{2}$
	The Twenty-one Divisions ...			609	18 2	$33\frac{1}{2}$	$34\frac{1}{4}$	$7\frac{3}{4}$	30	4	...	...	...	− 20	+228	$3\frac{1}{2}$	3 to $4\frac{1}{2}$
	The Grand Division — Members ...			609	8 0	...	...	...	...	...	...	− 39	...	...	+228	...	...
	The Grand Division — Wives ...			...	4 0	...	...	...	...	...	11	...	...	...	...	4	$3\frac{1}{2}$
	The Grand Division — Widow ...			...	4 0	...	...	...	...	...	...	...	...	...	...	...	...
	The Grand Division — Total ...			609	8 1	$33\frac{1}{2}$	$34\frac{1}{4}$	$7\frac{3}{4}$	30	4	11	− 39	...	...	+228	4	$3\frac{1}{2}$
	The whole Society			609	26 3	$33\frac{1}{2}$	$34\frac{1}{4}$	$7\frac{3}{4}$	30	4	11	− 39	...	− 20	+228	$3\frac{1}{2}$	3 to $4\frac{1}{2}$

NOTE.—In column 5 are included 2 half-benefit members in Division No. 1, and 1 in each of the Divisions Nos. 5, 6, 8, 13, 15, and 20.

NOTES.—*Extracts from the Report on each Division:—*

Division No. 1.—The rates of interest per cent. in 1878, 79, 80, 81, 82, were 2·2, 2·9, 4·5, 5·1, 4·4. The surplus shown I believe to be due to the large amount of capital possessed by the division, amounting to £17 3s. per member. The interest credited during 1878–9 does not accord with the secretary's statement of investments. Half the Sick and Funeral Fund on the average was invested during the quinquennium in a "Hall," which fact may account for the somewhat meagre interest received.

No. 2.—The rates of interest were 3·2, 3·9, 4·3, 3·9, 1·1. During 1879–80 the Sick and Funeral Fund outgo exceeded the income. The sum of £4 1s. was misappropriated during the quinquennium as "Rent of Hall."

No. 3.—The rates of interest were 1·9, 2·1, 3·4, 3·7, 1. The interest credited in 1878–80 does not accord with the secretary's statement of investments. In 1878–9 the sum of £2 interest was appropriated to the Medical and Management Fund.

No. 4.—The rates of interest were 5·9, ·5, 3·9, 3, 1·9. The surplus shown I believe to be due to the low rate of sickness, the high rate of withdrawals, and the possession of adequate capital. About 70 per cent of the Sick and Funeral Fund was during the quinquennium invested in a Hall, for the use of which the Medical and Management Fund does not appear to have made adequate return.

No. 5.—The rates of interest were 4·4, 4·4, 4·9, 1·6, 0. The Sick and Funeral Fund was reduced during the quinquennium from £164 to £73. During 1878–81 the sum of £4 7s. 8d. interest was misappropriated to the Medical and Management Fund.

No. 6.—The rates of interest were 3·5, 5·1, 5·4, 4·8, 3·1.

No. 7.—The rates of interest were ·8, 2·9, 1·5, 0, 0. The interest credited during the quinquennium was £10 3s.; the sum which should have been received, according to the secretary's statement of investments, was £55.

No. 8.—The only rates of interest were 4·9 in 1878, and 1·7 in 1880. The interest credited during the quinquennium was £13 12s.; the sum which should apparently have been received, according to the secretary's statement of investments, was £46. In 1881–2, the Sick and Funeral Fund outgo exceeded the income.

No. 9.—The only interest received was 6 per cent. in 1878. The Sick and Funeral Fund was reduced during the quinquennium from £65 to £6 12s., the members having experienced thrice the normal rate of sickness.

No. 10.—The only interest received was 13·3 per cent. in 1878. The Sick and Funeral Fund was reduced during 1878–80 from £72 9s. to £52 10s., and increased during 1881–2 to £57. No interest was credited during 1879–82; the sum of £8 should have been received, according to the secretary's statement of investments.

No. 11.—The rates of interest were 2, 1·8, 3·3, 1·6, 1·7. The interest credited during the quinquennium was £17 17s.; the sum which should have been received, according to the secretary's statement of investments, was £25 15s.

No. 12.—The rates of interest were 4, 4·1, 7, 5, 6·5. The surplus shown I believe to be due to the favourable sickness experience, the high rate of withdrawals, the low average age, and the possession of sufficient capital.

No. 13.—The rates of interest were 3·6, 3·4, 3·1, 3·3, 3. The sum of £6 9s. was misappropriated during the quinquennium as interest to the Medical and Management Fund. During 1880–1, the Sick and Funeral Fund outgo exceeded the income.

No. 14.—The rates of interest were 1·4, 1·3, 3·5, 2·9, 2·1. The interest credited during the quinquennium was £14 16s.; the sum which should have been received, according to the secretary's statement of investments, was £30 Small sums, under the head of "postage," "commission on interest," were debited to the Sick and Funeral Fund instead of to the Medical and Management Fund.

No. 15.—The rates of interest were 3·5, 3·5, 3·3, 5·8, 2. The surplus shown I believe to be due to the low rate of sickness, the high rate of withdrawals, the low average age, and the possession of adequate capital.

No. 16.—The sum of £100 was stated by the secretary to be invested at 4 per cent., but no interest was received during the quinquennium. During 1881, the Sick and Funeral Fund outgo exceeded the income.

of the Sons of Temperance, as at the 31st December, 1882.

Liabilities.		Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Assets.		Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.	No.
Value of Sick Pay.	Value of Sums payable at Death.				Value of Contributions.	Capital.				
19	20	21	22	23	24	25	26	27	28	1
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s.	£ s.	£ s.	
4,420 7 5	...	289 10 7	4,709 18 0	...	2,070 5 7	2,639 12 5	17 3	+ 1 18	15 5	1
251 5 5	...	...	251 5 5	31 15 4	111 16 2	107 13 11	15 8	− 4 11	19 19	2
346 12 7	...	...	346 12 7	56 17 4	125 4 2	164 11 1	18 6	− 6 6	24 12	3
1,036 7 0	...	107 9 9	1,143 16 9	...	580 2 2	563 14 7	14 9	+ 2 15	11 14	4
515 2 5	...	...	515 2 5	226 19 4	215 4 0	72 19 1	5 1	− 15 13	20 14	5
828 7 0	...	...	828 7 0	63 5 7	429 6 10	335 14 7	10 7	− 1 19	12 6	6
608 11 7	...	...	608 11 7	117 0 1	268 8 7	223 2 11	13 3	− 6 18	20 1	7
1,153 1 5	...	...	1,153 1 5	312 12 7	584 15 7	255 13 3	6 9	− 7 18	14 7	8
207 16 10	...	...	207 16 10	102 12 9	100 3 5	5 0 8	0 17	− 17 2	17 19	9
264 8 0	...	...	264 8 0	106 1 6	101 6 10	56 19 8	8 3	− 15 3	23 6	10
1,941 6 0	...	...	1,941 6 0	813 16 8	938 11 3	188 18 1	3 9	− 14 16	18 5	11
999 5 2	...	80 4 7	1,079 9 9	...	590 8 0	489 1 9	9 5	+ 1 10	7 15	12
758 12 5	...	...	758 12 5	229 0 0	346 12 0	183 0 5	8 10	− 10 13	19 3	13
648 15 5	...	...	648 15 5	112 14 2	388 7 5	147 13 10	6 14	− 5 2	11 16	14
312 10 7	...	68 2 2	380 12 9	...	160 2 2	220 10 7	21 0	+ 6 10	14 10	15
365 0 0	...	...	365 0 0	54 10 2	118 2 5	192 7 5	21 7	− 6 1	27 8	16
752 13 2	...	174 17 4	927 10 6	...	438 12 0	488 18 6	13 12	+ 4 17	8 15	17
180 3 9	...	60 8 2	240 11 11	...	74 5 5	166 6 6	27 14	+ 10 1	17 13	18
877 4 0	...	...	877 4 0	250 6 2	383 2 10	243 15 0	9 1	− 9 5	18 6	19
579 6 0	...	19 14 3	599 0 3	...	390 18 10	208 1 5	6 12	+ 0 13	5 19	20
260 8 8	...	...	260 8 8	44 12 3	119 15 9	96 0 8	12 0	− 5 12	17 12	21
...	...	[800 6 10	18,107 11 8	2,522 3 11]						
17,307 4 10	...	...	17,307 4 10	1,721 17 1	8,535 11 5	7,049 16 4	11 13	− 2 17	14 10	
...	4,057 9 5	...	...	...	3,418 10 0	...	...	...	...	
...	38 5 10	...	...	...	19 3 7	...	...	...	...	
...	5 7 7	...	...	...	2 13 3	...	...	...	...	
...	4,101 2 10	...	4,101 2 10	8 6 8	3,440 6 10	652 9 4	1 2	...	1 2	
17,307 4 10	4,101 2 10	...	21,408 7 8	1,730 3 9	11,975 18 3	7,702 5 8	12 15	− 2 17	15 12	

NOTES.—*Extracts from the Report on each Division* (continued):—

No. 17.—The rates of interest were 7·9, 4·1, 2, 6, 5·2. The surplus shown I believe to be due to the low rate of sickness, high rate of withdrawals, low average age, and the possession of sufficient capital. The amount of interest credited in 1880 was much below the sum which should have been received, according to the secretary's statement of investments.

No. 18.—The rates of interest were 5, 5·1, 5·1, 5, 5·1. The surplus shown I believe to be due to the possession of a large accumulated fund. The funds were closely and regularly invested during the quinquennium, and at fairly remunerative rates of interest.

No. 19.—The only rates of interest were 6·6 in 1878, and 13·5 in 1882. The amount of interest due from investments during the four years 1879–82 was credited to the Sick and Funeral Fund *in one sum* in 1882, instead of, as it should have been in order to secure to the Division the advantage of compound interest, year by year as it arose.

No. 20.—The rates of interest were 3·2, 4·1, 7·6, 4·3, 7·6. The surplus shown I believe to be due to the high rate of withdrawals and the possession of adequate capital. The funds were regularly and closely invested during the quinquennium, and at fairly remunerative rates; there appears, however, to have been considerable irregularity in the proportion credited year by year.

No. 21.—The rates of interest during 1879–82 were 5·5, 1·4, 6·3, 4. See Addendum to this Report, paragraph 14.

The twenty-one Divisions taken together.—The rates of interest were 3·4, 2·8, 3·9, 4, 3·8.

The Grand Division.—The rates of interest were 1, 3·1, 5·1, 2·4, 5·9.

Signature of Valuer ... E. F. OWEN.

Address ... ... Department of the Government Statist.

Calling or Profession ... Actuary.

Date ... ... 10th April, 1884.

Addendum to the Report of the Actuary on the Condition of Victoria Grand Division of the Sons of Temperance Friendly Society, as at the 31st December, 1882.

The benefits given in this Society are—Medical attendance and medicine for members, their wives, children, and widows; relief to members during sickness at the weekly rate of 20s., 12s. 6d., 9s., and 4s. for the 1st, 2nd, 3rd, and 4th six months' and subsequent sickness; sums for defraying the cost of burial, £20 on the death of the member, £10 on that of the wife or widow.

2. The contributions payable to secure these benefits are as under:—

Sick Fund.		Funeral Fund.		Medical and Management Fund.			
Age.	Annual Contribution.	Age.	Annual Contribution.	Age.	Entrance Fee.	Age.	Annual Contribution.
	s.		*s.*		*s. d.*		*s.*
16–40	18	16–45	8	16–18	10 0	16–45	26
40–45	31			18–20	12 6		
				20–22	15 0		
				22–24	17 6		
				24–26	20 0		
				26–28	22 6		
				28–30	25 0		
				30–32	27 6		
				32–34	30 0		
				34–36	32 6		
				36–38	35 0		
				38	40 0		
				39	50 0		
				40	60 0		
				41	70 0		
				42	80 0		
				43	90 0		
				44	100 0		

A married member contributes 4s. per annum additional on account of his wife to the Funeral Fund, and to the Medical and Management Fund the registration fee of 5s., together with 1s. for every year her age exceeds 25; the registration fee for a second wife is 10s., and 2s. for every year her age exceeds 25. The widow of a member may continue her claims on the Society by the payment of 4s. a year to the Funeral Fund and the medical officer's charges to the Medical and Management Fund. The registered rules of the Society which relate to contributions and benefits are Nos. 87, 88, 89, 93, 98, 99, 102, 104, 109.

3. The annual contribution applicable to sickness benefits and to the members' assurance is thus seen to be 26s. for all members under 40 years of age when initiated, and 39s. when 40 and under 45, with 4s. a-year additional on account of the wife's assurance. The average annual contribution actually paid by the members who constituted the Society on the 31st December, 1882, was 26s. 3d., and 4s. in the case of those members who had registered their wives on the Funeral Fund.

4. Rule 79 provides that youths between the ages of 16 and 21, paying half entrance-fees and half contributions (13s. per annum) to the Sick and Funeral Fund, and 21s. 8d. per annum to the Medical and Management Fund, receive half sick and funeral and full medical benefits. In the valuation, each member of this class has been reckoned as half a member.

5. Out of the 21 Divisions in the Society, 7 show a surplus of assets over liabilities of £800, and the remaining 14 show a deficiency of £2,522. The net deficiency in respect to the Sick Funds of the Divisions is thus seen to be £1,722, equal to £2 17s. per member.

6. Towards discharging liabilities amounting to £17,307, equal to £28 12s. 2d. per member, the Divisions possess assets, consisting of the value of the members' future contributions £8,536, equal to £14 2s. 2d. per member, and a capital of £7,050, equal to £11 13s. per member, amounting together to £15,585, equal to £25 15s. 3d. per member. The assets are thus to the liabilities in the ratio of 18s. to the £1.

7. In the Funeral Fund of the Grand Division, taking the members and the wives and the widow together, the liabilities for funeral claims are £4,101, the value of the contributions of all the persons interested therein is £3,440, and the accumulated fund £652, making the assets equal to £4,093. The assets are therefore to the liabilities in the ratio of 19s. 10d. to the £1.

8. In the Society taken as a whole, the liabilities are equal to £21,408, the value of the contributions is £11,976, and the aggregate capital is £7,702; the assets, £19,678, are to the liabilities in the ratio of 18s. 5d. to the £1.

9. As the Society stood at the end of 1882, the contribution of 8s. per annum receivable from each member and 4s. from each wife may be considered to be nearly adequate to the discharge of the future funeral claims. I am, however, of opinion that 4s. each per annum is a payment altogether insufficient to meet the liabilities which will probably be brought upon the fund by the widows who will elect to keep alive their claims. My reasons for entertaining this opinion may be seen in the report on the condition of the Independent Order of Odd Fellows, which will be found in the Fifth Report of the Government Statist on Friendly Societies for 1882, Appendix A.

10. The contribution of 18s. per annum payable by each member admitted between the ages 16 and 40, to provide the sick allowances given in the Society, is seen to be inadequate. I therefore recommend that the payments of present and future members be made commensurate with the liabilities they severally bring upon the Sick Fund at the age at which they enter the Society. Strict equity between the members requires that the same course be pursued with respect to the Funeral Fund.

11. The number of members at the end of 1882 was 609, including 8 half-benefit members; the number of such members' wives registered on the Funeral Fund was only 11, and there was but 1 widow; it is thus apparent that the provisions in the laws affecting wives and widows are taken advantage of to but an extremely limited extent. For this reason, I have confined myself to simply giving the value of the claims and contributions in these cases, without making any allowances on account of the future registration of wives. There may possibly be additional outgo in the future from this source, but there will also be additional income.

12. The following numerical balance-sheet exhibits the changes which have taken place in the membership during the period under review :—

Number of Members at end of 1877		622
Joined during 1878–82—		
By Initiation	416	
„ Clearance	15	
		431
Total		1,053
Left during 1878–82—		
By Death	20	
„ Clearance	63	
„ Arrears, &c.	278	
„ Violating Pledge	55	
		416
Number of Members at end of 1882		637

In these figures the unfinancial members are included.

13. The quinquennial balance-sheet of the Medical and Management Fund is as under :—

	Divisions.	Grand Division.	The Society.
	£ s. d.	£ s. d.	£ s. d.
Balance at end of 1877	255 1 9	89 12 8	344 14 5
Receipts, 1878–82	4,654 1 8	889 12 4	5,543 14 0
Total	4,909 3 5	979 5 0	5,888 8 5
Expenditure, 1878–82	4,459 14 0	700 16 10	5,160 10 10
Balance at end of 1882	449 9 5	278 8 2	727 17 7

The income appropriated to Medical and Management purposes during the quinquennium has therefore proved adequate.

14. In compliance with the urgent request of the authorities of the Order, I forward the valuation in time to be placed in the hands of the representatives at the annual meeting on the 16th instant, notwithstanding the delay which has occurred in sending me the necessary information. The particulars in respect to the "Anchor" Division, which have not yet reached me, I have supplied with as great accuracy and completeness as was possible from the information entered on the cards compared with the statements given in the Annual Returns. The results in the case of this Division must therefore be looked upon as approximately correct only.

EVAN F. OWEN,
Actuary for Friendly Societies.

Department of the Government Statist,
10th April, 1884.

THE VALUATION OF THE ANCIENT ORDER OF SHEPHERDS, MELBOURNE DISTRICT.

Letter from the Government Statist to the District Scribe, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 25th April, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of the Ancient Order of Shepherds Friendly Society, together with an abstract of the results of his valuation as at the 31st December, 1882, in accordance with the Friendly Societies Act 1877.

2. I desire to draw your especial attention to the fact that while the contributions of the members, together with the accumulated capital, are sufficient to sustain the probable future *sick* claims, the estimated assets in the case of the *Funeral Fund* are less than the prospective liabilities to the extent of 49 per cent. I would suggest that this important matter should be taken into immediate consideration by the members of the Society.

I have, &c.,

H. H. HAYTER,
Government Statist.

J. W. Fortman, Esq., D.S. A.O.S.,
Courtney street, Hotham.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Melbourne District of the Ancient Order of Shepherds Friendly Society, as at the 31st December, 1882.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 15s. per week	..	(*b*) 1,228 10 0	..	..	..	629 19 5		
During second six months' sickness, at 7s. 6d. per week	..	..	..	..	..	71 6 7		
After second six months' sickness, at 3s. 9d. per week	42	..	36 18 10	466 2 5	466 2 5	96 7 10	930 11 10	
Permanent allowances after the 70th year of 10d. per week, taken as equivalent to future sick claims	..	..	..	..	..	132 18 0		
Sums payable at death of members, at £10 ..	..	(*a*) 420 0 0	6 0 0	76 8 5	76 8 5	182 12 2	231 16 0	
„ „ „ wives, at £5 ..	36	180 0 0				49 3 10		
Total	78	1,828 10 0	42 18 10	542 10 10	542 10 10	1,162 7 10	1,162 7 10	619 17 0

VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of benefits assured to members and wives, as per Summary	1,162 7 10	Capital, as per secretary's return	543 19 11
		Value of members' future contributions ...	542 10 10
		Deficiency	75 17 1
	£1,162 7 10		£1,162 7 10

VICTORIA SANCTUARY.—VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of sick benefits assured to members, as per Summary	930 11 10	Capital, as per secretary's return	501 4 3
Surplus	36 14 10	Value of members' future contributions ...	466 2 5
	£967 6 8		£967 6 8

DISTRICT FUNERAL FUND.—VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of funeral benefits assured to members and wives, as per Summary	231 16 0	Capital, as per secretary's return	42 15 8
		Value of members' future contributions ...	76 8 5
		Deficiency	112 11 11
	£231 16 0		£231 16 0

REPORT OF THE ACTUARY.

EXPLANATION OF THE PRINCIPLES UPON WHICH THE VALUATION HAS BEEN MADE, AND OBSERVATIONS ON THE CONDITION OF THE SOCIETY.

I.—THE WHOLE SOCIETY.

Established in Melbourne in 1863. *Average age of members on 1st January,* 1878, 42$\frac{3}{4}$ *years; on 31st December,* 1882, 46 *years; average duration of membership,* 13$\frac{3}{4}$ *years.*

Members withdrawing—Average age, 47 *years; average duration of membership,* 8$\frac{3}{4}$ *years.*

1. The ratio per cent. of the amount of interest derived from the portion of the Sick and Funeral Fund invested to the whole of that fund during each and all of the five preceding years was—In 1878, 5·7 ; 1879, 4·7 ; 1880, 4·8 ; 1881, 5·9 ; 1882, 4·9 ; 1878–82, 5·2.

2. The rate of interest used in the construction of the Valuation Tables was 4$\frac{1}{2}$ per cent.

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been less by 24 per cent., the mortality of wives equal to, the sickness less by 8 per cent., and the withdrawals less by 41 per cent., than the English M.U. rates.

5. To adapt such tables to the special circumstances of the Society, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1878–82 with that of the M.U. in England in 1866–70.

6. The value of the liabilities of the Society, on account of the probable sickness after 70, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of 10d. per week for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The reduced sick allowances, payable during continued disablement, have been treated as shown in the above Abstract.

8. The values of the prospective income and outgo, on account of members more than 14 weeks in arrears, have been excluded from the valuation.

9. The provision made for the future management and incidental expenses was such that the income during 1878–82 amounted to £127 6s., the outgo to £108 19s. 6d., increasing, therefore, the balance from £58 10s. 11d. at the end of 1877 to £76 17s. 5d. at the end of 1882. See also Report on the Sanctuary, section 4, and on the District Funeral Fund, section 4, below.

10. For cause of deficiency, and the course recommended in order to make good such deficiency, see Report on the District Funeral Fund, section 5, below.

II.—The Sanctuary.

1. The rates of interest obtained in 1878, '79, '80, '81, '82 were 5·8, 4·8, 4·8, 6, 4·8; in 1878–82, 5·2.

2. The rate of interest used in the construction of the Valuation Tables was $4\frac{1}{2}$ per cent.

3. The rates of sickness taken as the basis of the Valuation Tables were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. (*a*) The provision made for the future management and incidental expenses is 5s. per member initiation money with a contribution of 6s. 6d. per annum from the age of 18 to 36, and 7s. 7d. if 36 or upwards at time of admission; together with 10s. 6d. as entrance fee from each honorary member. (*b*) The past experience of the Society shows that this is adequate.

5. The surplus shown I believe to be due to the sufficiency of the contributions and accumulated fund to sustain the probable future sick claims in respect to the present members.

6. The following point also calls for remark :—The interest credited during the quinquennium was less than the sum which should have been received according to the secretary's statement of investments.

III.—The District Funeral Fund.

1. The rates of interest obtained in 1878, '79, '80, '81, '82 were 4·6, 4·5, 4·7, 5·3, 6; in 1878–82, 5.

2. The rate of interest used in the construction of the Valuation Tables was $4\frac{1}{2}$ per cent.

3. The rates of mortality taken as the basis of the Valuation Tables were those of Ratcliffe's M. U. Experience, England, 1866–70.

4. (*a*) The provision made for the future management and incidental expenses is 2s. out of the annual contribution of each member. (*b*) The past experience of the Society shows that this is adequate.

5. (*a*) The deficiency shown I believe to be due to the fact that the contributions are far too low to provide the funeral benefits promised. (*b*) In order to make good such deficiency, I recommend that the rates of contribution be made commensurate at the age of entry to the funeral liabilities then incurred in respect to each member, present and future, and that a sum equal to the deficiency then remaining be raised from the present members by an equitably apportioned levy.

6. The following point calls for remark :—During the three years, 1880–2, the Funeral Fund expenditure exceeded the total income.

Signature of Valuer	...	E. F. OWEN.
Address	...	Department of the Government Statist.
Calling or Profession	...	Actuary.
Date	...	25th April, 1884.

Addendum to the Report of the Actuary on the Condition of the Ancient Order of Shepherds Friendly Society, as at the 31st December, 1882.

The benefits given in this Society, which consists of those persons only who are members of the Ancient Order of Foresters, are sick pay at the weekly rate of 15s., 7s. 6d., and 3s. 9d. for the 1st, 2nd, and 3rd six months' and subsequent sickness; together with sums to defray funeral expenses, of £10 in the case of the member, and £5 in that of the wife. Registered Rules Nos. 23, 95, 100.

2. The payments made by the members are as under:—

Entrance Fee.				Annual Contribution.			
Age.	Sick Fund.	Funeral Fund.	Management Fund.	Age.	Sick Fund.	Funeral Fund.	Management Fund.
					Unmarried Members.		
18—40	3s.	2s.	5s.	18—36	17s. 6d.	2s.	6s. 6d.
				36—40	20s. 9d.		7s. 7d.
					Married Members.		
				18—36	16s. 6d.	3s.	6s. 6d.
				36—40	19s. 9d.		7s. 7d.

Registered Rules, Nos. 19, 52, 53, 55.

3. At the time when the rules were registered, 1864, the Society consisted of a District and six branches or "Sanctuaries," but previous to the commencement of the period included in this investigation the number had been reduced to one.

4. It will be seen by the table given above, in paragraph 2, that a difference is made in the annual contribution according as the ages of the members at the time of initiation are under or over 36; there is also a difference in the distribution of the payments between the Sick Fund and the Funeral Fund, according as the member is or is not married. The increased liability brought on the Funeral Fund by married as compared with unmarried members is met by increasing the contribution from 2s. to 3s., the extra shilling being taken from the payment appropriated to the Sick Fund. Taking the members as they stood at the end of 1882, the average annual amount contributed to the Sick Fund was 17s. 7¼d., and to the District Funeral Fund, 2s. 10¼d.

5. On comparing the experience of the members during 1878–82 in respect to mortality, sickness, and withdrawals with that of the M.U. in England during 1866–70, as given in Appendix C. to the Fifth Report of the Government Statist in connexion with Friendly Societies, there are not, in this instance, any grounds in my opinion for altering the figures deduced immediately from the Valuation Tables. The adjusted quantities are therefore, it will be noticed, identical, in each case, with the unadjusted.

6. The liabilities on account of the probable future sickness in the Sanctuary, £930, are less than the value of the probable future income from contributions, £466, with the Reserve Fund, £501, added, by £37. The assets are, therefore, to the liabilities in the ratio of 20s. 9½d. to the £1.

7. In the case of the Funeral Fund, the value of the benefits, £232, exceeds the value of the contributions, £76, added to the capital, £43, by £112. The assets, therefore, amount to a sum sufficient to pay 10s. 3½d. in the £1 only.

8. In the Society, as a whole, the assets, £1,086 10s., are to the liabilities, £1,162, in the ratio of 18s. 8¼d. to the £1.

9. The existence of a deficiency is due, as was stated in the Report, to the inadequacy of the contributions appropriated to the Funeral Fund. To place the funds in a sound position, it will be necessary to remove so much of the deficiency in the Funeral Fund as is due to the insufficiency of the *future* rates by making the payments of all present and future members equivalent at the age of entry to the funeral liabilities then imposed on the Society; the deficiency due to the inadequacy of the *past* rates—which is a comparatively small amount—may be made good by levy on the present members, or by whatever other means may appear to the management to be most convenient. It has been already pointed out that married men pay less to the Sick Fund than the unmarried for identically the same benefits; steps should also be taken to rectify this anomaly. Even-handed justice between members joining at different ages demands that graduated contributions should also be payable to the Sick Fund.

EVAN F. OWEN,
Actuary for Friendly Societies.

Department of the Government Statist,
25th April, 1884.

THE VALUATION OF THE ANCIENT ORDER OF FORESTERS, GEELONG AND WESTERN UNITED DISTRICT.

Letter from the Government Statist to the District Secretary, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 9th May, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of the Geelong and Western District of the Ancient Order of Foresters, together with an abstract of the results of his valuation as at the 31st December, 1882, as required by the Friendly Societies Act 1877.

2. I regret to perceive that the funds and prospective contributions under the present rates are insufficient to meet the prospective liabilities in the case of three of the Courts, the Courts taken together, the District Funeral Fund, and the Society as a whole.

3. I would suggest that this important matter should receive early attention at the hands of the authorities of the Society.

I have, &c.,
H. H. HAYTER,
Government Statist.

H. Bannister, Esq., D.S. G. and W. District A.O.F.,
Ryrie-street, Geelong.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Geelong and Western District of the Ancient Order of Foresters Friendly Society, as at the 31st December, 1882.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 11,076 0 0	..	..	..	6,041 3 5		
During second six months' sickness, at 10s. per week	..	..	..	..	..	598 17 3		
After second six months' sickness, at 5s. per week	284	..	376 9 7	5,913 5 0	5,680 15 0	769 11 2	8,499 6 10	
Permanent allowances after the 70th year of 1s. 8d. per week, taken as equivalent to future sick claims	..	..	..	..	..	1,432 8 2		
Sums payable at death of members, at £20	..	(*a*) 5,680 0 0	67 6 6	1,017 14 5	884 14 8	2,242 18 0	2,410 1 8	
" " " wives, at £10	193	1,930 0 0				524 3 5		
Total	477	18,686 0 0	443 15 7	6,930 19 5	6,565 9 8	11,609 1 5	10,909 8 6	4,343 18 10

VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of benefits assured to members and wives, as per Summary	10,909	8	6	Capital, as per secretaries' returns	3,107	12	11
				Value of members' future contributions ...	6,565	9	8
				Deficiency	1,236	5	11
	£10,909	8	6		£10,909	8	6

SICK FUNDS.—VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of sick benefits assured to members as per Summary	8,499	6	10	Capital, as per secretaries' returns	2,153	16	3
				Value of members' future contributions ...	5,680	15	0
				Deficiency	664	15	7
	£8,499	6	10		£8,499	6	10

FUNERAL FUND.—VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of funeral benefits assured to members and wives, as per Summary	2,410	1	8	Capital, as per secretary's return	953	16	8
				Value of members' future contributions ...	884	14	8
				Deficiency	571	10	4
	£2,410	1	8		£2,410	1	8

REPORT OF THE ACTUARY.

EXPLANATION OF THE PRINCIPLES UPON WHICH THE VALUATION HAS BEEN MADE, AND OBSERVATIONS ON THE CONDITION OF THE SOCIETY.

1. The ratio per cent. of the amount of interest derived from the portion of the Sick and Funeral Fund invested to the whole of that fund during each and all of the five preceding years was—In 1878, 3·8; 1879, 5·1; 1880, 4·6; 1881, 4·3; 1882, 4; 1878–82, 4·3.

2. The rates of interest used in the construction of the Valuation Tables were 3, $3\frac{1}{2}$, 4, $4\frac{1}{2}$ per cent. (See Summary of the Courts.)

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been less by 37 per cent., the mortality of wives less by 45 per cent., the sickness less by 10 per cent., the withdrawals greater by 157 per cent., than the English M.U. rates.

5. To adapt such tables to the special circumstances of each Court, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1878–82 with that of the M.U. in England in 1866–70.

6. The value of the liabilities of each Court, on account of the probable sickness after 70, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of 1s. 8d. per week for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The reduced sick allowances, payable during continued disablement, have been treated as shown in the above Abstract.

8. The values of the prospective income and outgo, on account of members more than 14 weeks in arrears, have been excluded from the valuation.

9. (*a*) The provision made in the several Courts for the future medical management and incidental expenses is contributions, levies, profit on sale of goods, fines. (*b*) The past experience of the Society shows that this is adequate.

10. (*a*) The deficiency shown I believe to be due to the inadequacy of the contributions to provide the promised benefits in the case of both the Sick Fund and the Funeral Fund. (*b*) In order to make good such deficiency, I recommend that the contributions be made adequate at the age of admission, in respect to each member present and future, to the sick and funeral benefits promised by the society; and that so much of the deficit as has arisen through the insufficiency of the payments during the past operations of the Society be removed by a levy imposed on the members in the ratio of the share of each in producing the latter portion of the deficiency.

SUMMARY of the Valuation of the Geelong and Western United District of the Ancient Order of Foresters, as at the 31st December, 1882.

No.	Branch.	Where situated.	When Established.	No. of Members.	Average Annual Contribution per Member.	Average Age. 1 January, '78.	Average Age. 31 December, '82.	Average duration of Membership.	Members Withdrawing. Average Age.	Members Withdrawing. Average Duration of Membership.	No. of Wives.	Experience 1878–82, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866–70. Mortality. Members.	Mortality. Wives.	Sickness.	Withdrawals.	Interest. Realized 1878–82.	Interest. Assumed in future.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
					s. d.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.		%	%	%	%	%	%
1	Barwon Rise ...	Geelong ...	1861	97	26 5	41	44¼	13¾	36½	10	...	−43	...	− 2	+144	5½	4½
2	Belmont ...	Germantown ...	1863	30	24 11	34¼	37¾	10	29½	4¼	...	+ 4	...	−48	+272	5	4½
3	Triumph ...	South Geelong	1863	33	27 2	32½	33½	6½	32½	3¾	...	+46	...	−19	+ 50	3¾	3½
4	Advance ...	West Geelong ...	1865	61	26 0	32¾	33¾	7½	30	6½	...	...	...	−46	+103	4¼	3½
5	Duke of Edinburgh	Portarlington ...	1867	31	26 7	33¾	36	3½	31¼	4½	...	+14	...	−34	+183	½	3
6	Prince of Wales...	Drysdale ...	1870	32	28 7	31¼	31¾	5½	30	5¼	...	...	...	+119	+226	3	3
	(*a*) The Six Courts			284	26 6	35¾	37¾	9	32	6¼	...	...	...	− 10	+157	4¼	3 to 4½
	(*b*) The District			284	4 9	35¾	37¾	9	32	6¼	193	−37	−45	...	+157	4¼	4
	(*c*) The whole Society			284	31 3	35¾	37¾	9	32	6¼	193	−37	−45	−10	+157	4¼	3 to 4¼

No.	Liabilities. Value of Sick Pay.	Liabilities. Value of Sums payable at Death.	Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Assets. Value of Contributions.	Assets. Capital.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.
1	19	20	21	22	23	24	25	26	27	28
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s.	£ s.	£ s.
1	2,998 10 2	...	...	2,998 10 2	581 11 10	1,668 6 0	748 12 4	7 14	− 6 0	13 14
2	826 0 10	...	60 9 8	886 10 6	...	533 3 0	353 7 6	11 16	+ 2 0	9 16
3	899 4 10	...	...	899 4 10	7 5 9	705 11 7	186 7 6	5 13	− 0 4	5 17
4	1,672 15 7	...	43 17 4	1,716 12 11	...	1,283 4 0	433 8 11	7 2	+ 0 14	6 8
5	980 3 0	...	22 7 3	1,002 10 3	...	694 11 3	307 19 0	9 19	+ 0 14	9 5
6	1,122 12 5	...	...	1,122 12 5	202 12 3	795 19 2	124 1 0	3 18	− 6 7	10 5
			[126 14 3	8,626 1 1	791 9 10]					
(*a*)	8,499 6 10	...	...	8,499 6 10	664 15 7	5,680 15 0	2,153 16 3	7 12	− 2 7	9 19
(*b*)	...	2,410 1 8	...	2,410 1 8	571 10 4	884 14 8	953 16 8	3 7	− 2 0	5 7
(*c*)	8,499 6 10	2,410 1 8	...	10,909 8 6	1,236 5 11	6,565 9 8	3,107 12 11	10 19	− 4 7	15 6

NOTES --*Extracts from the Report on each Court*:—

Court No. 1.—The rates of interest per cent. in 1878, '79, '80, '81, '82, were 4·4, 6·3, 5·8, 5·3, 5·3. During 1881, the sick and funeral outgo exceeded the income. An average of 12 per cent. of the funds during the quinquennium remained uninvested; from the proportion at interest, however, very fair returns were received.

No. 2.—The rates of interest were 4·6, 5·5, 5·1, 4·7, 4·5. The surplus shown I believe to be due to the possession of an accumulated fund, 50 per cent. above the average, to the high rate of withdrawals and low rate of sickness experienced, combined with prudent management. The funds during the quinquennium have been closely and regularly invested at fairly remunerative rates of interest.

No. 3.—The rates of interest were 4·4, 4, 2·6, 4·7, 3·4. During 1878 the Sick and Funeral Fund outgo exceeded the income. In 1880, the interest credited was less than should have been received, according to the secretary's statement of investments.

No. 4.—The rates of interest were 3·9, 7·1, 5·5, 2·5, 3·5. The surplus shown I believe to be due to the high rate of withdrawals and low rate of sickness experienced by the members, together with their relatively low average age at the time of the valuation. The funds during the quinquennium were closely and regularly invested, but the interest in 1881–2 was less than should have been received, according to the secretary's statement of investments.

No. 5.—The only rates of interest were 1·3 in 1878, and 1 in 1882. The surplus shown I believe to be due to the possession of an accumulated fund, 30 per cent. above the average, combined with the high withdrawal and somewhat low sickness rates. It is to be distinctly understood, however, that unless 3 per cent. interest is obtained on the total funds in the future the Court will not be able to fulfil its obligations. During the quinquennium 88 per cent. of the Sick and Funeral Fund was invested in a hall, for the use of which the Medical and Management Fund made no return whatever in the form of rent. This is an evasion of the provisions of the Friendly Societies Act 1877, section 13, sub-section III.; it is also a violation of the 74th General Law of the Society.

No. 6.—The rates of interest were 3·8, 4·7, 0, 4, 2·9. During the four years 1878–81 various sums, amounting in the aggregate apparently to £25, were transferred from the Sick and Funeral to the Medical and Management Fund. From the sum stated by the secretary to be invested in 1880 no interest was obtained.

The Six Courts taken together.—The rates of interest were 3·9, 5·2, 4·3, 3·8, 3·9. The provision made for the future medical management and incidental expenses is 20s. entrance fee and 30s. per annum per member, 21s. entrance fee from each honorary member, fines, and levies. The past experience of the Courts shows that this is adequate. The deficiency shown I believe to be due to the inadequacy of the contributions payable at the end of 1882 to provide the sick benefits given in the Society. In order to make good such deficiency, I recommend that the rates of contributions payable to the Sick Fund by present and future members be made commensurate at the age of admission with the liability the Courts then assume on their behalf, and that so much of the deficiency as would still remain be removed by levy.

The District.—The rates of interest were 3·6, 4·8, 5·3, 5·4, 4·4. The provision made for the future management and incidental expenses is the payment by each Court of 9d. per member per quarter. The past experience of the Society shows that this is adequate. The deficiency shown I believe to be due to the fact that the annual contributions are altogether inadequate to provide the funeral benefits given to members and wives. In order to make good such deficiency, I recommend that the annual contribution of each member at the entry age be made sufficient to sustain the liability such member brings upon the fund, and that the remaining deficiency be removed by levy.

Signature of Valuer ... E. F. OWEN.
Address ... ... Department of Government Statist.
Calling or Profession ... Actuary.
Date ... ... 9th May, 1884.

ADDENDUM TO THE REPORT OF THE ACTUARY ON THE CONDITION OF THE GEELONG AND WESTERN DISTRICT OF THE ANCIENT ORDER OF FORESTERS FRIENDLY SOCIETY, AS AT THE 31ST DECEMBER, 1882.

The benefits given in this Society are—Medical attendance and medicine to a member, his wife, and children under 18; allowances in case of sickness of the member at the weekly rate of 20s., 10s., and 5s. for the 1st, 2nd, and 3rd six months' and subsequent sickness respectively; sums for defraying funeral expenses, £20 on the death of the member, £10 on that of his wife.

2. The contributions paid to secure these benefits are as under:—

Age.	Entrance Fee.			Age.	Annual Contribution.		
	Sick Fund.	Funeral Fund.	Medical and Management Fund.		Sick Fund.	Funeral Fund.	Medical and Management Fund.
	s. d.	*s. d.*	*s.*		*s. d.*	*s.*	*s.*
18–25	...	2 0		18–25	22 0	4	
25–30	2 6	2 6		25–30	26 6		
30–35	7 0	3 0	20	30–35	29 0	6	30
35–38	16 0	4 0		35–38	37 6		
38–40	40 0	5 0		38–40	44 0	8	

Law No. 98 provides that "Any member under forty years of age, whose wife shall be over that age at the date of his admission, shall, unless he renounces all benefits in respect of his wife, pay an entrance fee of £2 2s. on her account, and any member who has received the funeral allowance on account of a deceased wife shall, on marrying again, pay on account of his living wife, unless he renounces all benefits on her account, the sum of £2 2s." The Laws fixing the contributions and benefits are Nos. 63, 89, 97, 98, 101, 114, 118, 120.

3. In order to ascertain where, to what extent, and in what direction, the results brought out in the first instance from the Present Value Tables should be modified so as to represent more closely the probable future financial history of the Society, an investigation into the past quinquennial experience of the members was made, and the results compared with the expected rates, according to Ratcliffe's Experience of the M.U. in England during 1866–70. The degree of divergence from the standard rates is given in section 4 of the Report on each Court, on the District Funeral Fund, and on the Society as a whole. See also columns 13 to 16 of the Tabular Summary. Taking all the members together, it will be seen that, in the case of mortality, the number of members who died during 1878–82 was fewer than the expected number in the ratio of 63 to 100, the sickness was less in the ratio of 90 weeks to 100 weeks, and the number of persons who left the Society through arrears, &c., excluding clearances, was greater than the English secessions in the ratio of 257 to 100, the average age of such withdrawing members being 32 years, and the length of time they had continued in the Society, one with another, being $6\frac{1}{4}$ years. (Tabular Summary, columns 10 and 11.)

4. The interest on their total assurance, or Sick and Funeral Funds obtained and conserved during the quinquennium, was according to the following rates:—Court "Barwon Rise," $5\frac{1}{2}$ per cent.; "Belmont," 5; the District, $4\frac{3}{4}$; Court "Advance," $4\frac{1}{4}$; "Triumph," $3\frac{3}{4}$; "Prince of Wales," 3; "Duke of Edinburgh," $\frac{1}{2}$; the six Courts in the aggregate, and the Society as a whole, $4\frac{1}{4}$. Taking the past quinquennial investment experience as a guide in estimating the interest which will probably be received in future, I have valued the contributions and claims of Courts "Barwon Rise" and "Belmont," at $4\frac{1}{2}$ per cent., the District Funeral Fund at 4 per cent., Courts "Triumph" and "Advance," at $3\frac{1}{2}$, and Courts "Prince of Wales" and "Duke of Edinburgh," at 3 per cent. It is to be distinctly understood, however, with regard to the branch last named, which has secured no more than 8s. 7d. per cent. per annum on its total capital, that its claims will not be met unless fully 3 per cent. compound interest is obtained on its total funds in the future.

5. Taking the Courts in the aggregate, it will be seen that when effect has been given to the experience—favourable and unfavourable—the value of the sick claims, £8,499, exceeds the value of the contributions applicable thereto, £5,681, with the capital, £2,154, added, by £665. The assets are, therefore, to the liabilities in the ratio of 18s. $5\frac{1}{4}$d. to the £1.

6. The value of the liabilities in the Funeral Fund, £2,410, exceeds the value of the contributions, £885, together with the accumulated fund, £954, by £571. The assets are to the liabilities in this case in the ratio of 15s. 3d. to the £1.

7. In the Society, as a whole, the value of the sickness and funeral claims together, £10,909, is greater than the value of the contributions, £6,565, added to the capital £3,108, by £1,236. The assets are, therefore, to the liabilities in the ratio of 17s. $8\frac{3}{4}$d. to the £1.

8. The Society will be in a position to fulfil its obligations when the contribution of each member at his age of entry is equivalent to the liabilities he then brings upon the Sick Fund of his Court and on the Funeral Fund of the District.

9. The average age of the members on the 31st December, 1882, was 38 years; their average duration of membership, 9 years; they were therefore initiated, one with another, at the age of 29. The average annual contributions per member actually paid were 26s. 6d. to the Sick Fund, and 4s. 9d. to the Funeral Fund, with 2s. 6d. entrance fee in each case. I am of opinion that both these rates, particularly the latter, are insufficient to provide the benefits given in the Society.

10. I recommend that a scale of contributions be introduced commensurate at each age with the liabilities imposed on the Society; that the payments of all future members be fixed according to such scale; that the monthly payments of each of the present members be altered to the sum he should have paid when he entered the Society had such a scale been in force; and that so much of the deficiency as is due to the inadequacy of the past payments of the present members be removed by a levy, apportioned between the present members in the ratio of the sum to which the defect in the periodic payment of each would amount during his period of membership.

11. The modifications applied to the values obtained directly from the tables have been in the main favourable to the Society, as may be seen on an examination of the several summaries of results. If the unadjusted figures are introduced into the balance-sheet of the Society the deficiency will be increased by £334 :—

Liabilities.	£	s.	d.	Assets.	£	s.	d.
Value of benefits unadjusted	11,609	1	5	Value of contributions unadjusted	6,930	19	5
				Capital	3,107	12	11
				Deficiency	1,570	9	1
	£11,609	1	5		£11,609	1	5

12. By reference to the valuation of Courts Nos. 1 and 2, it will be noticed that no adjustment has been employed. At the age of 44—the average age of the members of the former Court—the number of persons withdrawing, according to Ratcliffe's table, is small, while the annual rate of mortality during the quinquennium in that branch was low. The high withdrawals have, therefore, been assumed to be counterbalanced by the low mortality. The number of members in Court No. 2 was too small, taken in conjunction with their age, to justify any modification of the calculated figures. In Court No. 6 the high withdrawals have had the effect of reducing the value of the contributions, and the excessive sickness of increasing the liability, both alterations thus contributing to the production of the deficiency.

13. The income and expenditure of the Courts taken together and of the whole Society during 1878–82 in respect to medical attendance and management, and in respect to management alone in the District, are shown in the subjoined balance-sheet :—

	The Courts.			The District.			The Society.		
	£	s.	d.	£	s.	d.	£	s.	d.
Balance at end of 1877	89	11	4	– 36	15	1	52	16	3
Receipts, 1878–82	2,131	9	6	376	11	4	2,508	0	10
Total ...	2,221	0	10	339	16	3	2,560	17	1
Expenditure, 1878–82	2,177	9	4	312	14	1	2,490	3	5
Balance at end of 1882	43	11	6	27	2	2	70	13	8

The provision made for these purposes has, therefore, proved adequate.

14. The changes which have taken place in the membership during the quinquennium are shown below :—

Number of members at end of 1877			302
„ joined by initiation, 1878–82			102
	Total		404
„ left by death, 1878–82	10		
„ „ clearance, 1878–82	9		
„ „ arrears, &c., 1878–82	95		
	—		114
Number of members at end of 1882			290

In these figures the unfinancial members are included.

15. With the view of guarding against the complete exhaustion of the funds, the following provisions have been embodied in the General Laws :—Law No. 65: "Whenever the District General (Funeral) Fund shall be under £100, the District committee of management shall make a levy on each subordinate Court according to the number of its members to make up the deficiency." Law 68: "Whenever the District Management and Incidental Expense Fund shall be under £20," levy shall in like manner be made. Law 124: "If at any time the funds of any subordinate Court, which has been established twelve months, are under £20, a levy shall be charged to each member, in addition to his contributions, sufficient to make up the deficiency." Law No. 97, which prescribes the rates of contributions to be paid by members, concludes thus :—"And from time to time the experience of the Society shall be actuarially investigated, and such modifications shall be made in the rates of contribution or benefit as such experience may show to be necessary."

16. I think it proper to point out, in conclusion, that in the comparative view and apportionment of the income of the Victorian societies, given in Appendix B to the Fifth Report of the Government Statist in connexion with Friendly Societies, 1882, this Society stands well. In the matter of graduated rates of members' contributions, it is excelled by Court Freedom, A.O.F., No. 14, and by the Protestant Mutual Benefit Society, No. 29, but in every other respect it occupies the first place.

EVAN F. OWEN,
Actuary for Friendly Societies.

Department of the Government Statist,
9th May, 1884.

THE VALUATION OF THE ANCIENT ORDER OF FORESTERS, BENDIGO UNITED DISTRICT.

Letter from the Government Statist to the District Secretary, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 30th May, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of the Bendigo District A.O.F., together with an abstract of the results of his valuation, as at the 31st December, 1882, in accordance with the provisions of the Friendly Societies Act 1877.

2. I regret to perceive that the funds and future contributions of the present members are totally inadequate to discharge the prospective liabilities in the Society as a whole, in the District Funeral Fund, and in all the Courts except one.

3. I would suggest that the recommendations made by the Actuary, with the view of improving the position of the finances, should receive immediate attention at the hands of the authorities of the Society.

I have, &c.,

H. H. HAYTER,
Government Statist.

J. Waller, Esq., D.S. Bendigo District A.O.F.,
Mitchell-street, Sandhurst.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Bendigo District of the Ancient Order of Foresters Friendly Society, as at the 31st December, 1882.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 52,533 0 0	..	..	..	25,990 19 3		
During second six months' sickness, at 10s. per week	..	..	..	..	..	2,755 17 2		
After second six months' sickness, at 5s. per week	1,347	..	1,529 8 0	20,255 13 5	18,909 4 7	3,651 5 7	37,667 2 5	
Permanent allowances after the 70th year of 1s. 8d. per week, taken as equivalent to future sick claims	..	..	..	..	..	6,763 2 10		
Sums payable at death of members, at £20 ..	..	(*a*) 26,940 0 0	269 8 0	3,862 7 3	3,720 3 0	11,663 15 0	13,955 18 8	
" " " wives, at £10 ..	960	9,600 0 0				2,754 14 10		
" " " second wives, at £10	21	210 0 0	6 6 0	61 11 10	61 11 10	64 5 5	64 5 5	
" " " widows, at £10 ..	51	510 0 0	15 6 0	197 19 5	152 8 9	248 15 3	191 10 11	
" " " wives, at £10, provided they survive their husbands ..	..	..	[288 0 0]	817 13 5	408 16 8	1,685 10 7	842 15 4	
Total	2,379	89,793 0 0	1,820 8 0	25,195 5 4	23,252 4 10	55,578 5 11	52,721 12 9	29,469 7 11

VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of benefits assured to members and wives, as per Summary	51,687 6 6	Capital, as per secretaries' returns	8,119 15 3
Value of sums payable at death of widows present and contingent	1,034 6 3	Value of members' future contributions ...	22,690 19 5
		Value of widows', and wives' deferred, contributions	561 5 5
		Deficiency	21,349 12 8
	£52,721 12 9		£52,721 12 9

SICK FUNDS.—VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of sick benefits assured to members as per Summary	37,667	2	5	Capital, as per secretaries' returns ...	7,883	13	11
				Value of members' future contributions ...	18,909	4	7
				Deficiency	10,874	3	11
	£37,667	2	5		£37,667	2	5

FUNERAL FUND.—VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of funeral benefits assured to members and wives, as per Summary	14,020	4	1	Capital, as per secretary's return	236	1	4
				Value of members' future contributions ...	3,781	14	10
Value of sums payable at death of widows, present and contingent	1,034	6	3	Value of widows', and wives' deferred, contributions	561	5	5
				Deficiency	10,475	8	9
	£15,054	10	4		£15,054	10	4

REPORT OF THE ACTUARY.

EXPLANATION OF THE PRINCIPLES UPON WHICH THE VALUATION HAS BEEN MADE, AND OBSERVATIONS ON THE CONDITION OF THE SOCIETY.

1. The ratio per cent. of the amount of interest derived from the portion of the Sick and Funeral Fund invested to the whole of that fund during each and all of the five preceding years was—In 1878, 7; 1879, 5·8; 1880, 7·7; 1881, 5·1; 1882, 6·5; 1878–82, 6·4.

2. The rates of interest used in the construction of the Valuation Tables were 3, 3½, 4, 5, 5½ per cent. (See Summary of the Courts.)

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been greater by 14 per cent., the mortality of wives less by 45 per cent., the sickness greater by 11 per cent., the withdrawals greater by 115 per cent. than the English M.U. rates.

5. To adapt such tables to the special circumstances of each Court, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1878–82 with that of the M.U. in England in 1866–70.

6. The value of the liabilities of each Court on account of the probable sickness after 70 has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of 1s. 8d. per week for life, when 70 years of age, has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The reduced sick allowances, payable during continued disablement, have been treated as shown in the above Abstract.

8. The values of the prospective income and outgo, on account of members more than 14 weeks in arrears, have been excluded from the valuation.

9. (*a*) The provision made in the several Courts for the future medical management and incidental expenses is one-half members' contributions, with 2s. each per quarter added; levies, fines, profit from sale of goods, honorary members' payments (being entrance fee, 21s., and annual contribution, 21s.). (*b*) The past experience of the Society shows that this is adequate.

10. (*a*) The deficiency shown I believe to be due mainly to inadequate contributions and insufficient capital. (*b*) In order to improve the position of the Society, I recommend that the contributions be differently appropriated, and increased as explained in the Addendum.

SUMMARY of the Valuation of the Bendigo United District of the Ancient Order of Foresters as at the 31st December, 1882.

No.	Branch.	Where Situated.	When Established.	No. of Members.	Average Annual Contribution per Member.	Average Age. 1 January, '78.	Average Age. 31 December, '82.	Average Duration of Membership.	Members Withdrawing. Average Age.	Members Withdrawing. Average Duration of Membership.	No. of Wives.	Experience 1878–82, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866–70. Mortality. Members.	Mortality. Wives.	Sickness.	Withdrawals.	Interest. Realized 1878–82.	Interest. Assumed in future.
1	2	3	4	5	6 s. d.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12	13 %	14 %	15 %	16 %	17 %	18 %
1	Queen of the Forest	Sandhurst ...	1861	212	22 10	40¾	41½	11¼	34¼	6¾	...	− 55	...	− 20	+ 46	7¼	5
2	Pride of the Forest	Golden Square, Sandhurst	1861	176	22 10	40¼	42¼	12½	35¼	8	...	+ 19	...	+ 21	+114	3¾	3½
3	Happy Valley ...	Eaglehawk ...	1861	178	22 9	39½	39¾	11¼	38¾	10	...	+ 44	...	+ 11	+ 62	6¼	5
4	Bendigo ...	Sandhurst ...	1861	216	22 10	41¾	44¾	13	37¼	9½	...	− 26	...	− 8	+ 80	9½	5½
5	Banner of Hope	Kangaroo Flat	1862	51	22 1	39½	36½	10	41½	11⅜	...	+ 84	...	− 19	+ 2	4	3½
6	Sherwood ...	Huntly ...	1862	58	22 7	41¼	43¼	12¾	40¾	10½	...	− 5	...	+ 10	+127	4¾	4
7	King of the Forest	Long Gully, Sandhurst	1862	186	22 8	40¾	43¼	12¾	35	8½	...	+ 19	...	+ 51	+ 55	8¼	5½
8	Alexandra ...	Sandhurst ...	1863	56	22 11	39½	44¼	12	34	6¼	...	+ 91	...	+ 29	+344	0	3
9	Victoria ...	California Gully, Sandhurst	1863	161	22 7	38¾	39¾	11¼	34½	8¼	...	+ 73	...	+ 20	+ 30	8¼	5½
10	Hearts of Oak ...	Echuca ...	1864	42	23 0	37¾	43¼	8¼	34½	5½	...	+ 29	...	+ 3	+670	3½	3
11	Lockwood ...	Lockwood ...	1866	6	22 0	46	42½	11¼	36½	6½	...	....	...	− 21	+181	3¼	3
12	Pride of Marong	Marong ...	1871	5	22 0	33¾	39	8	38	5¼	...	...	...	− 71	+604	3½	3
(a)	The Twelve Courts			1347	22 9	40¼	42	11¾	35¾	7¾	...	...	...	+ 11	+115	6½	3 to 5½
The District	(b) Members and Wives ...			1347	4 0	40¼	42	11¾	35¾	7¾	960	+ 14	− 45	...	+115	6½	4
	(c) Second Wives ...			...	6 0	...	49¼	...	...	...	21	...	...	...	...		
	(d) Widows (51) ...		...	...	6 0	...	48¼	...	...	...	...	...	...	...	...		
	(e) Probable Future Widows			...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(f)			1347	4 3	40¼	42	11¾	35¾	7¾	981	+ 14	− 45	...	+115	6½	4
(g)	The whole Society			1347	27 0	40¼	42	11¾	35¾	7¾	981	+ 14	− 45	+ 11	+115	6½	3 to 5½

No.	Liabilities. Value of Sick Pay.	Liabilities. Value of Sums payable at Death.	Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Assets. Value of Contributions.	Assets. Capital.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.
1	19 £ s. d.	20 £ s. d.	21 £ s. d.	22 £ s. d.	23 £ s. d.	24 £ s. d.	25 £ s. d.	26 £ s.	27 £ s.	28 £ s.
1	5,664 5 7	...	...	5,664 5 7	1,274 6 5	3,093 6 2	1,296 13 0	6 2	− 6 0	12 2
2	5,848 1 7	...	...	5,848 1 7	2,294 8 4	2,818 6 0	735 7 3	4 4	− 13 1	17 5
3	4,547 4 2	...	...	4,547 4 2	1,183 0 2	2,434 3 3	930 0 9	5 4	− 6 13	11 17
4	5,793 0 0	...	...	5,793 0 0	1,205 7 3	2,799 16 0	1,787 16 9	8 6	− 5 12	13 18
5	1,413 14 5	...	...	1,413 14 5	349 19 1	796 9 2	267 6 2	5 5	− 6 17	12 2
6	1,827 10 10	...	...	1,827 10 10	685 17 6	826 5 7	315 7 9	5 9	− 11 17	17 6
7	4,951 6 2	...	...	4,951 6 2	1,485 8 8	2,345 7 5	1,120 10 1	6 0	− 8 0	14 0
8	2,047 2 10	...	...	2,047 2 10	854 6 4	915 15 0	277 1 6	4 19	− 15 5	20 4
9	3,742 18 10	...	...	3,742 18 10	1,249 12 2	1,997 4 5	496 2 3	3 2	− 7 15	10 17
10	1,425 7 10	...	...	1,425 7 10	366 3 7	683 2 2	376 2 1	8 19	− 8 14	17 13
11	226 1 2	...	...	226 1 2	24 6 11	105 7 10	96 6 5	16 1	− 4 1	20 1
12	180 9 0	...	98 12 6	279 1 6	...	94 1 7	184 19 11	37 0	+ 19 15	17 5
			[98 12 6	37,765 14 11	10,972 16 5]					
(a)	37,667 2 5	...	...	37,667 2 5	10,874 3 11	18,909 4 7	7,883 13 11	5 17	− 8 1	13 18
(b)	...	13,955 18 8	...	13,955 18 8	10,235 15 8	3,720 3 0				
(c)	...	64 5 5	...	64 5 5	2 13 7	61 11 10				
(d)	...	191 10 11	...	191 10 11	39 2 2	152 8 9				
(e)	...	842 15 4	...	842 15 4	433 18 8	408 16 8				
			[15,054 10 4	10,711 10 1	4,343 0 3]					
(f)	...	15,054 10 4	..	15,054 10 4	10,475 8 9	4,343 0 3	236 1 4	0 4	− 7 16	8 0
(g)	37,667 2 5	15,054 10 4	...	52,721 12 9	21,349 12 8	23,252 4 10	8,119 15 3	6 1	− 15 17	21 18

NOTES.—*Extracts from the Report on each Court:—*

Court No. 1.—The rates of interest per cent. in 1878, '79, '80, '81, '82 were 8·7, 5·1, 5·7, 4·2, 12. The amount of interest credited in 1882 exceeded the sum receivable from investments, according to the secretary's statement of the "disposal of funds," by £74, or by 97 per cent.

NOTES.—*Extracts from the Report on each Court* (continued) :—

No. 2.—The rates of interest were 4·3,.5, 1·8, 3·1, 4·2. The Sick and Funeral Fund was reduced during the quinquennium from £886 to £735. The amount of interest credited in 1880 was inconsistent with the secretary's statement of investments.

No. 3.—The rates of interest were 6·5, 6·4, 7·9, 6, 4·1. The interest credited to the Sick and Funeral Fund during 1878–81 was derived from the investment of that fund and of the Medical and Management Fund, the balance to the credit of which fund having been £180 during the period, on the average ; in 1882, £100 was wisely transferred from the latter fund to the former.

No. 4.—The rates of interest were 10·4, 6·2, 13·6, 8·4, 9·1. The sum to the credit of the Medical and Management Fund was £690, on the average, from 1878 to 1880, when £500 thereof was wisely transferred to the Sick and Funeral Fund. Since 1879 the interest arising from the investment of both funds was credited to the Sick and Funeral Fund; in 1882 the sum of £7 5s. for "insurance and water-rates," and £11 12s. 6d., law expenses, were debited to the same fund.

No. 5.—The rates of interest were 7·4, 1·1, 6·2, ·6, 4·8. In the amount of interest credited year by year during the quinquennium great irregularity is observable. During 1881 the Sick and Funeral Fund expenditure exceeded the total income.

No. 6.—The rates of interest were 5·8, 6, 4·4, 4·7, 3·2. The Sick and Funeral Fund expenditure during 1879 exceeded, and during 1880 equalled, the total income ; this fund was reduced during the quinquennium from £328, at the end of 1877, to £315 at the end of 1882. The comparatively large sum of £35 11s. was debited to the Medical and Management Fund, under the head of "Donations."

No. 7.—The rates of interest were 10·6, 10, 9·4, 6·5, 6·4. The whole of the interest derived from the investment of both the Sick and Funeral Fund and the Medical and Management Fund was credited to the former fund. In 1880, £250 was wisely transferred from the Medical and Management Fund to the Sick and Funeral Fund, and £100 in 1882. In 1881, the expenditure in the latter fund exceeded the total income.

No. 8.—No interest was received during the five years. From £336 to £376 of the Sick and Funeral Fund was, during the quinquennium, invested in a "Hall," for the use whereof the Medical and Management Fund made thereto no return ; to the latter fund, however, was credited £107 as "Rent." The Sick and Funeral Fund was reduced during 1880–82 from £334 to £277 ; in 1881 the same fund was credited with £100 as a "loan"; during the same year the 68 members contributed to the Sick and Funeral Fund £92, and withdrew £169 as sick pay, being at the rate of £2 10s. each member.

No. 9.—The rates of interest were 10·2, 11·6, 9·3, 6·5, 5·7. The whole of the interest derived from the investment of both the Medical and Management Fund and the Sick and Funeral Fund was appropriated to the latter fund, the balance to the credit of the former fund being £337 on the average during the quinquennium. In 1881, £45 was also wisely transferred from the Medical and Management Fund to the Sick and Funeral Fund.

No. 10.—The rates of interest were 2·4, 4·4, 4·3, 2·8, 2·9. In 1880 a debt from the Medical and Management Fund to the Sick and Funeral Fund of £19 15s. was written off ; at the end of 1882 there was a similar debt of £12 19s. During 1880 and 1882 the Sick and Funeral Fund expenditure exceeded the total income.

No. 11.—The rates of interest were 3·8, 4·1, 3·4, 1·3, 3·7. During 1878 and 1880 the Sick and Funeral Fund expenditure exceeded the total income. In 1878 the sum of £6, for "Medical officer," was debited to the Sick and Funeral Fund.

No. 12.—The rates of interest were 3·9, 3·7, 3·5, 3·4, 3·5. The surplus shown I believe to be due to the magnitude of the capital compared with the number of members and the gross liability, arising from the number of persons, of advanced age and of long standing, who have in the past withdrawn from the Court and left behind them their share of the accumulated fund.

The Twelve Courts taken together.—The rates of interest were 7·2, 6, 7, 5·2, 6·7.

The District.—The only rate of interest was 32·1 per cent. in 1880. The provision made for the future management and incidental expenses is 6d. per member per quarter. During 1880–81 the Funeral Fund expenditure exceeded the total income. According to the secretary's statement of investments the whole of the funds remained uninvested during the quinquennium ; £150 12s. however, appears to have been deposited in a building society. The important duty of keeping the funds closely and regularly invested with the view of obtaining for the Society the benefit of compound interest, has been neglected by the District officers.

Signature of Valuer	...	E. F. OWEN.
Address	...	Department of the Government Statist.
Calling or Profession	...	Actuary.
Date	...	30th May, 1884.

ADDENDUM TO THE REPORT OF THE ACTUARY ON THE CONDITION OF THE BENDIGO DISTRICT OF THE ANCIENT ORDER OF FORESTERS, AS AT THE 31ST DECEMBER, 1882.

The objects of this Society, as stated in the General Rules, are—"The establishment of funds by voluntary subscriptions of the members for relieving its sick members; for the interment of its deceased members, or members' deceased wives and widows; for providing medical advice and medicine for the members, their wives, widows, and families; for affording relief to the widows and orphans of deceased members." The sick relief provided is 20s., 10s., and 5s. per week for the first, second, and subsequent six months' incapacity; the interment money is £20 on the death of a member, £10 on that of a wife or widow.

2. To secure these benefits the members contribute as under:—

INITIATION FEE.			ANNUAL CONTRIBUTION.			
Age.	Sick Fund.	Funeral Fund.	Age.	Sick Fund.	Funeral Fund.	Medical and Management Fund.
	s. d.	*s. d.*		*s. d.*	*s. d.*	*s. d.*
16–20 ...	17 6		16–35 ...	22 0		34 0
20–25 ...	22 6		35–38 ...	25 3	4 0	37 3
25–30 ...	27 6		38–40 ...	28 6		40 6
30–35 ...	32 6	2 6				
35–38 ...	37 6					
38–40 ...	47 6					

On the registration of a second wife, a member is required to pay 10s., and 6s. a year during their joint lives. The widow of any member who was financial at the time of his death, who shall continue to remain his widow, may, by paying 1s. 6d. per quarter to the District, assure the payment to her nominee of the funeral donation. The Registered Rules relating to contributions and benefits are Nos. 28 and 34 District Laws; Nos. 20, 23, 26, 54, and 56 of the Subordinate Court Laws.

3. The figures relating to the Courts, taken in the aggregate, show that the value at the end of 1882 of the probable future outgo for sick pay, £37,667, exceeds the value of the future contributions (22s. 9d. per member on the average) applicable thereto (£18,909) by £18,758. This is the *net* liability; the sum to which the capital (which consists of the amount improved at interest saved out of the *over* payments of the members during their younger years

to compensate for their *under* payments when they become older) should have been equal to enable the Society to discharge its obligations, had the contributions been adequate, and had the funds been closely, regularly, and prudently invested, and the proceeds been carefully conserved. But when the net liability of £18,758 is placed by the side of the actual capital, £7,884, there is seen to be the considerable deficiency of £10,874. The *gross* liabilities are equal to £27 19s. 3d. per member, the assets derived from the members' payments to £14 0s. 9d. per member, the net liability to £13 18s. 6d. per member, the capital to £5 17s. per member, the deficiency to £8 1s. per member, and the capital required at the present scale of in- and out-payments to £13 18s. per member. The assets of the Courts consist of the accumulated fund, £7,884, and the value of the contributions, £18,909, which are together equal to £26,793; the gross liabilities are £37,667; as far, therefore, as the sick claims are concerned the Courts are in a position to pay only 14s. 3d. in the £1.

4. As was previously explained, a member pays into the District on account of his own and his wife's assurance 4s. a year for life, and should he become a widower and marry a second time he is required to pay 6s. additional during the life of his wife; the widow of a member may, if she see fit, keep alive her funeral claim by the payment of 6s. a year, and continuing in a state of widowhood.

5. There are thus seen to be in the Funeral Fund three classes of claims which require to be distinguished from one another, those of the members and wives, those of the second wives, and those of the widows present and contingent. For reasons similar to those given in the report on the condition of the I.O.O.F., published in Appendix A to the Fifth Report of the Government Statist in connexion with Friendly Societies, 1882, I have, in order to give effect to the peculiar considerations which influence the inception and continuance of widows' assurances, introduced into the balance-sheet 77 per cent. of the value of the income and outgo in respect to the existing widows (51 in number), and 50 per cent. of these values in respect of such of the present wives as will probably outlive their husbands.

6. The gross liability of the District, on account of members' and wives' death claims, is £13,956; from this amount £3,720, the value of the contributions of 4s. per member, is to be deducted, and the net liability is found to be £10,236. In the case of second wives, the net liability is £2,145.

7. The gross liability in respect to existing widows (£191) exceeds the value of the contributions paid by them (£152) by £39. Both the in- and out-payments accruing in the future in the case of the *prospective* widows, the Funeral Fund will receive no payments *from them*, nor incur any liability *on their account*, until after the death of their husbands. The value of the income and outgo should therefore, under such circumstances, be equal, or, in other words, the net liability ought to be nil; but since the value of the contributions is less than half the value of the claims, it follows that the contribution of 6s. payable by each widow is, in the existing condition of the Society, too low by quite 50 per cent.

8. The total value of the claims on the Funeral Fund, £15,054, exceeds the total value of the contributions, £4,343, by £10,711, the net liability, the sum to which the capital ought to have amounted to enable the Society to discharge its funeral claims. To meet this heavy liability the District management has succeeded in saving from the past contributions, with interest added, the sum of £236 only, the assets thus falling short of the liabilities by no less a sum than £10,475. The Funeral Fund is thus seen to be in a position to pay only 6s. 1d. in the £1.

9. It will be noticed also that the Funeral Fund had in hand a sum which is equal to no more than one year's contributions from the members; or, if the payments of the second wives and widows be added, the receipts from contributions in 1882 were £579 11s., and the balance in hand (£236) was equal to five months' income only.

10. The deficiency is due to the following causes:—The insufficiency of the contributions to provide the benefits given in the Society; the smallness of the reserve fund, especially in the District; the advanced age of the members; and the unfavourable mortality and sickness experience.

11. After making due allowance for the effect in depleting the funds of the causes above mentioned, it appears to me to be an inference unavoidable that the trifling amount of capital in the Funeral Fund is owing in a great measure to mismanagement on the part of the District officers. In the valuation report on that fund I have had to record my opinion that "the important duty of keeping the funds closely and regularly invested, with the view of obtaining for the Society the benefit of compound interest, has been neglected by the District officers."

12. The financial condition of the Society is so deplorable, the capital in the Courts so far below their requirements, and in the District so utterly insignificant, that there does not appear to be anything the present members have it in their power to do that would place affairs on a solvent basis. The contributions ought to be high enough not only to meet the future claims but also to make up for the inadequacy of the rates during the past operations of the Society; such contributions the members could not pay. By taking the following steps the condition of things would be materially improved:—

13. The expenditure from the Medical and Management Fund being in no way dependent, as I have already pointed out in the reports already published, on the ages of the members, I recommend that 6d. out of each member's weekly payment of 1s., 1s. 1½d., and 1s. 3d., under Law No. 26, be appropriated thereto, the balance to go to the Sick Fund of the Court; and that the 2s. per quarter now payable to the Medical and Management Fund be appropriated to the District Funeral Fund. These alterations, it will be noticed, would necessitate no increase in members' present payments, except that possibly the consequent deficient income of the Medical and Management Fund might have to be made good by levies. On this point, however, see the very judicious observations of the Committee appointed by the Ballarat District of the M.U.I.O.O.F. to deal with the valuation, published in the Fifth Annual Report of the Government Statist on Friendly Societies, 1882, page xi.

14. I recommend that every new member be required to pay such a weekly or monthly contribution, with or without an entrance fee, to the Sick Fund of his Court and to the Funeral Fund of the District as shall be commensurate at the age of admission with the liability he then imposes on these two funds respectively.

15. It is, however, apparent, in view of the present condition of the finances, that equity requires one or other of the two following courses should be adopted:—The Courts should either refrain from increasing their membership or the whole of the payments of new members for sickness and funeral purposes should be reserved for their own use and benefit, no portion thereof should be employed in making good the deficiencies in respect to existing members.

16. The results brought out with reference to future widows indicate that the payments made thereby ought to be raised from 1s. 6d. to quite 3s. per quarter.

17. It is scarcely necessary to point out that if, in addition to the alterations recommended in paragraphs 13 and 14 above, the contributions of the present members be also increased to the rates they should have paid from the time they joined the Society, had a properly graduated scale of contributions been in force, the funds will be rendered better able to stand the future strain upon them.

18. The numerical changes which have taken place in the membership during the five years, 1878–82, are shown in the following balance-sheet:—

Number of members at end of 1877					1,450
Joined by initiation, 1878–82			355		
,, clearance, 1878–82			25		
				380	
		Total			1,830
Left by death, 1878–82			105		
,, clearance, 1878–82			50		
,, arrears, &c., 1878–82			306		
				461	
Number of members at end of 1882					1,369

This number differs from that given in the Summary, because in the latter the unfinancial have not been included.

19. The income and expenditure of the Courts and of the whole Society during the quinquennium in respect to medical attendance and management, and in respect to management alone in the District, are as under:—

	The Courts.			The District.			The Society.		
	£	*s.*	*d.*	£	*s.*	*d.*	£	*s.*	*d.*
Balance at end of 1877	1,751	16	0	123	17	5	1,875	13	5
Receipts, 1878–82	12,539	1	1	1,209	5	6	13,748	6	7
Total	14,290	17	1	1,333	2	11	15,624	0	0
Expenditure, 1878–82	13,110	18	7	1,313	7	2	14,424	5	9
Balance at end of 1882	1,179	18	6	19	15	9	1,199	14	3

The provision made for these purposes has therefore proved adequate.

20. In District Law No. 29 it is provided that "Whenever the District Fund shall be under £100 the District shall make a levy on each Court according to their numbers to make up the deficiency." Law No. 54 of the subordinate Courts concludes thus:—"If at any time the General (Sick and Funeral) Fund of a Court which has been established twelve months is under £20, or the Incidental Fund is under £2, a levy shall be charged to each member, in addition to his contributions, to make up the deficiency." In my opinion, the minimum amount in all these cases should bear a direct relation to the number of members of which the Society or a Court, as the case may be, is composed. The object aimed at, the prevention of the complete exhaustion of the funds, would be better secured by fixing the minimum at so many pounds per member rather than at a gross unvarying amount, which must necessarily be always independent of the magnitude of the membership at any given time. The minimum of £20 was at the rate of £4 per member in Court "Pride of Marong" on the 31st December, 1882, and under 2s. per member in Court "Queen of the Forest." To be sufficient for all requirements, the accumulated fund ought to increase not only with the number of members but also with their age and duration of membership.

21. Under District Law No. 35 it is provided that in circumstances when the officers of a Court have to conduct the funeral of a deceased member, and a portion of the £20 payable at death remains unexpended, such balance is to be paid into the Incidental Fund of the Court. This law appears to me to be erroneous in principle and at variance with Law No. 32, which provides that "the moneys set apart for the District Funeral Fund shall be applied in payment of the funeral allowance only." Any unexpended part of the funeral donation remains the property of the District Funeral Fund, and ought to revert thereto.

22. In order to avoid drawing attention away from the extremely critical position of the finances, I have purposely refrained from dwelling upon any points of a general character or of minor importance in connexion with this valuation. I desire to impress upon the Society the urgent necessity that is seen to exist of giving immediate consideration to the recommendations made herein. Nothing can save the funds (the Funeral Fund in particular) from complete exhaustion and the Society from a disastrous collapse but a substantial increase in the contributions applicable to sick and funeral purposes.

EVAN F. OWEN,
Actuary for Friendly Societies.

Department of the Government Statist,
30th May, 1884.

THE VALUATION OF THE AUSTRALIAN NATIVES' ASSOCIATION.

Letter from the Government Statist to the Secretary, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 23rd June, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of the Australian Natives' Association, with an abstract of the results of his valuation, as at the 31st December, 1882, as required by the Friendly Societies Act 1877.

2. I regret to perceive that the funds and probable future contributions of present members are inadequate to discharge the prospective liabilities in the case of both sickness and death claims.

3. I would urge upon the management of the Association the necessity of taking immediate steps to carry out the recommendations of the Actuary relating to the increase in the rates of contributions, and the proper investment of the funds.

I have, &c.,
H. H. HAYTER,
Government Statist.

F. C. Wainwright, Esq., Secretary A.N.A.,
Craig's Hotel, Ballarat.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Australian Natives' Association, as at the 31st December, 1882.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 19,929 0 0	..	..	..	11,573 13 5		
During second six months' sickness, at 10s. per week	..	..	..	..	..	907 12 5		
After second six months' sickness, at 5s. per week	511	..	511 0 0	10,785 3 3	8,485 13 8	1,054 6 2	10,509 7 10	
Permanent allowances after the 70th year of 1s. 8d. per week, taken as equivalent to future sick claims	..	..	..	..	..	1,758 3 10		
Sums payable at death of members, at £20 ..	..	(*a*) 10,220 0 0	153 6 0	3,235 10 5	2,437 15 5	3,807 6 0	2,830 9 10	
" " " wives, at £10 ..	91	910 0 0				233 16 3		
" " " probable future registered wives ..	..	..	..	..	..	..	442 13 10	
Total	602	31,059 0 0	664 6 0	14,020 13 8	10,923 9 1	19,334 18 1	13,782 11 6	2,859 2 5

VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of benefits assured to members and wives, as per Summary	13,339	17	8	Capital, as per secretaries' returns	1,407	8	0
Value of sums payable at death of probable future registered wives	442	13	10	Value of members' future contributions ...	10,923	9	1
				Deficiency	1,451	14	5
	£13,782	11	6		£13,782	11	6

SICK FUNDS.—VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of sick benefits assured to members as per Summary	10,509	7	10	Capital, as per secretaries' returns	876	8	7
				Value of members' future contributions ...	8,485	13	8
				Deficiency	1,147	5	7
	£10,509	7	10		£10,509	7	10

FUNERAL FUND.—VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of funeral benefits assured to members and wives, as per Summary	2,830	9	10	Capital, as per secretary's return	530	19	5
Value of sums payable at death of probable future registered wives	442	13	10	Value of members' future contributions ...	2,437	15	5
				Deficiency	304	8	10
	£3,273	3	8		£3,273	3	8

REPORT OF THE ACTUARY.

EXPLANATION OF THE PRINCIPLES UPON WHICH THE VALUATION HAS BEEN MADE, AND OBSERVATIONS ON THE CONDITION OF THE SOCIETY.

1. The ratio per cent. of the amount of interest derived from the portion of the Sick and Funeral Fund invested to the whole of that fund during each and all of the five preceding years was—In 1878, 1·8; 1879, 1·5; 1880, 1·5; 1881, 1·9; 1882, 1·4; 1878–82, 1·6.

2. The rate of interest used in the construction of the Valuation Tables was 3 per cent. (See Summary of the Branches.)

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been less by 43 per cent., the mortality of wives greater by 6 per cent., the sickness less by 51 per cent., the withdrawals greater by 340 per cent. than the English M.U. rates.

5. To adapt such tables to the special circumstances of each branch, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1878–82 with that of the M.U. in England in 1866–70.

6. The value of the liabilities of each branch, on account of the probable sickness after 70, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of 1s. 8d. per week for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The reduced sick allowances, payable during continued disablement, have been treated as shown in the above Abstract.

8. The values of the prospective income and outgo, on account of members more than 14 weeks in arrears, have been included in the valuation.

9. (*a*) The provision made in the several branches for the future medical management and incidental expenses is 6d. per member per week, with 1s. per quarter added, from one-half to two-thirds of the initiation fee, honorary members' subscriptions, fines, donations, and other miscellaneous receipts. (*b*) The past experience of the society shows that this is adequate.

10. For cause of deficiency, &c., see "Notes.—Extracts from the Report on each Branch," under head of "The Six Branches taken together" and "The Board of Directors," *post.*

SUMMARY of the Valuation of the Australian Natives' Association, as at the 31st December, 1882.

No.	Branch.	Where Situated.	When Established.	No. of Members.	Average Annual Contribution per Member.	Average Age. 1 January, '78.	Average Age. 31 December, '82.	Average Duration of Membership.	Members Withdrawing. Average Age.	Members Withdrawing. Average Duration of Membership.	No. of Wives.	Experience 1878–82, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866–70. Mortality. Members.	Mortality. Wives.	Sickness.	Withdrawals.	Interest. Realized 1878–82.	Interest. Assumed in future.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
					s. d.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.		%	%	%	%	%	%
1	Melbourne ...	Melbourne ...	1871	43	20 0	29½	32	5¾	28½	3¾	...	...	...	− 34	+334	0	3
2	Ballarat ...	Ballarat ...	1874	173	20 0	25½	24	2	23½	2	...	− 3	...	− 42	+228	3¾	3
3	Sandhurst ...	Sandhurst ...	1874	53	20 0	25	25	2½	24½	2½	...	− 42	....	− 71	+757	1	3
						1881											
4	Stawell ...	Stawell ...	1880	130	20 0	23¾	22½	1	25	1	...	− 10	...	− 60	+205	0	3
5	Creswick ...	Creswick ...	1880	76	20 0	23½	24	1½	21¾	1¼	...	...	...	− 76	+164	0	3
						1882											
6	Clunes	Clunes ...	1881	36	20 0	21½	22¾	1	21	½	...	...	...	− 82	+322	0	3
(*a*)	The Six Branches ...	... ...	...	511	20 0	26½	24¼	2	24½	2¼	...	...	...	− 51	+340	1½	3
(*b*)	The Board of Directors ...	... ...	...	511	6 0	26½	24¼	2	24½	2¼	91	− 43	+ 6	...	+340	1¾	3
(*c*)	The whole Society ...	... ...	...	511	26 0	26½	24¼	2	24½	2¼	91	− 43	+ 6	− 51	+340	1½	3

No.	Liabilities. Value of Sick Pay.	Liabilities. Value of Sums payable at Death.	Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Assets. Value of Contributions.	Assets. Capital.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.
1	19	20	21	22	23	24	25	26	27	28
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s.	£ s.	£ s.
1	1,166 19 5	...	...	1,166 19 5	327 18 4	690 13 5	148 7 8	3 9	− 7 13	11 2
2	3,241 9 10	...	...	3,241 9 10	151 5 7	2,754 14 0	335 10 3	1 19	− 0 17	2 16
3	1,036 19 5	...	...	1,036 19 5	160 7 2	755 2 3	121 10 0	2 6	− 3 1	5 7
4	2,678 3 5	...	...	2,678 3 5	247 19 1	2,304 19 10	125 4 6	0 19	− 1 18	2 17
5	1,643 16 4	...	...	1,643 16 4	195 1 10	1,341 8 0	107 6 6	1 8	− 2 11	3 19
6	741 19 5	...	...	741 19 5	64 13 7	638 16 2	38 9 8	1 1	− 1 16	2 17
(*a*)	10,509 7 10	...	...	10,509 7 10	1,147 5 7	8,485 13 8	876 8 7	1 14	− 2 5	3 19
(*b*)	...	3,273 3 8	...	3,273 3 8	304 8 10	2,437 15 5	530 19 5	1 1	− 0 12	1 13
(*c*)	10,509 7 10	3,273 3 8	...	13,782 11 6	1,451 14 5	10,923 9 1	1,407 8 0	2 15	− 2 17	5 12

NOTES.—*Extracts from the Report on each Branch:*—

Branch No. 1.—No interest was received during the five years. The sum of £28, the interest arising from the investment of the Sick Fund during the five years 1878–82, was credited to the Medical and Management Fund, on the ground, as stated by the secretary, that interest constitutes "other miscellaneous receipts," which the 42nd General Law provides shall go to the Incidental Fund, notwithstanding that this proceeding was pointed out to him early in 1880 to be contrary to Section 13, sub-section III. of the Friendly Societies Act 1877, because it "belongs" to the fund by the investment of which it arises. On the 21st January of this year (1884), he was in effect told that the valuation of the Sick Fund could not be proceeded with in the absence of data as to the probable future interest additions thereto, and on the 3rd March he still maintained the correctness of his definition of interest, but promised that he would in future "place the interest arising from the investment of the Sick Fund to the credit of that fund."

No. 2.—The rates of interest per cent. in 1878, '79, '80, '81, '82, were 3·8, 4·5, 4·8, 4·1, 2·1. The membership increased during the quinquennium from 37 to 173.

No. 3.—The only interest received was 3·1 per cent. in 1878 and 2·3 in 1879. During 1878, 1880–2, the Sick and Funeral Fund expenditure exceeded the income; in 1882 a debt from the Medical and Management Fund to the Sick and Funeral Fund of £78 10s. 9d. was written off; £50 was stated to be invested in 1881, and £104 in 1882, but no interest was credited in these years; in 1880 the sum of £6 10s. 8d. "interest" was misappropriated to the Medical and Management Fund.

No. 4.—No interest was received during the two years. In 1882 the sum of £1 17s. 10d. interest was misappropriated to the Medical and Management Fund; the interest credited to the funds in 1881–2 was inconsistent with the Secretary's statement of investments.

No. 5.—No interest was received during the two years.

No. 6.—No interest was received during the year.

The Six Branches taken together.—The rates of interest were 2·3, 2·2, 1·7, 1·5, ·7. The deficiency shown I believe to be due to the inadequacy of the uniform contribution of 20s. per member per annum to provide the sick allowances given under the rules, and to almost general neglect in the matter of investments, the capital not having been made to accumulate by the annual additions of interest thereto. In order to place the Branches in a sound position, I recommend that the payment of each member, present and future, be made commensurate at the age of entry with the liability he then brings upon the Sick Fund, that so much of the deficiency as is due to the past insufficiency of the rates be made good by an equitably apportioned levy, and that attention be given to the duty of investing the funds in the most advantageous manner and of conserving the resulting interest.

The Board of Directors.—The rates of interest were 0, 0, 1·2, 2·6, 2·6. The deficiency shown I believe to be due to the inadequacy of the uniform contribution of 6s. per member per annum to provide the funeral benefits, and the meagre amount of

interest added to the capital. In order to make good such deficiency, I recommend that the contribution of each member be made equivalent at the age of admission to the future benefits receivable, and that the remaining portion of the deficiency be extinguished by a levy proportional in the case of each member to his share in creating such deficiency. The interest credited during the quinquennium was £20 14s.; the sum which should have been received, according to secretary's statement of investments, was £32; the funds during the last three years of the period were by no means closely invested, and during the first two years were not invested at all.

Signature of Valuer	...	E. F. OWEN.
Address	... ...	Department of the Government Statist.
Calling or Profession	...	Actuary.
Date ...	... ...	23rd June, 1884.

Addendum to the Report of the Actuary on the Condition of the Australian Natives' Association, as at the 31st December, 1882.

The objects of this Society are stated in the 2nd General Law to be—"To promote the moral, social, and intellectual improvement of its members; to raise a fund, by entrance fees, voluntary subscriptions of members, fines, levies, and interest on capital, for insuring a sum of money to be paid on the death of a member," and of a member's wife (£20 and £10 respectively); for defraying the expenses of burial; for providing medical attendance and medicine to members, their wives, and children under 16; for the relief of members in sickness (at the rate of 20s., 10s., and 5s. per week for the first, second, and subsequent six months' sickness) and old age; for granting temporary assistance to the widows and children of deceased members, and for assisting members in distressed circumstances.

2. To secure these benefits the members make the following payments:—

Initiation Fee.				Annual Contribution.			
Age.	Sick Fund.	Funeral Fund.	Medical and Management Fund.	Age.	Sick Fund.	Funeral Fund.	Medical and Management Fund.
	s. d.	s. d.	s. d.				
16–25	2 6	2 0	5 6	16–40	s. d. 20 0	s. d. 6 0	s. d. 30 0
25–30	5 0		13 0				
30–40	7 6		20 6				

3. Law No. 71 provides that—"Any member marrying, and being desirous that his wife should be a recipient of the benefits of the branch, shall . . . pay to the General Funeral Fund a registration fee of 2s. 6d. . . . ." The concluding sentence of Law No. 16 runs thus:—"A member having received funeral benefits for one wife shall not receive similar benefits for a second unless he has paid a registration fee of £2" to the Funeral Fund. A member migrating from one branch to another pays to the Incidental Fund of the latter a clearance fee of 2s. 6d. (Law 68). The laws relating to benefits and contributions are Nos. 16, 17, 41, 42, 51, 54, 69.

4. The valuation of the Sick Funds of the branches, taken together, shows that the liabilities on the 31st December, 1882, were £10,509; the value of the contributions retained by the branches was £8,486. The net liability, which is the difference between these two items, was £2,023.

5. Had the members been paying sufficient for the benefits they received, had the excess of the income above the outgo been regularly, closely, and advantageously invested, and the proceeds duly conserved, the total accumulated fund in possession of the branches would have been equal to this sum (£2,023). The capital, however, being only £876, falls short of this amount by £1,147, which is the deficiency under this head.

6. The value of the contributions bears to the liability the ratio of 16s. 2d. to the £1, and the capital the ratio of 1s. 8d. to the £1. The assets, therefore (£9,362), the sum of these two items, are less than the liabilities in the ratio of 17s. 10d. to the £1.

7. In the Funeral Fund the value of the claims in respect to the present members and wives, and in respect to the wives of those members who will probably marry, are £3,273; the value of the contributions receivable by the central body is £2,438. The net liability is, therefore, £835. The capital being £531, the deficiency is thus £304.

8. The value of the contributions bears to the liabilities in this case the ratio of 14s. 11d. to the £1, and the capital that of 3s. 3d. to the £1. The liabilities (£3,273), therefore, exceed the assets (£2,969) in the ratio of £1 to 18s. 2d.

9. In the Society, as a whole, the liabilities are £13,783, and the assets £12,331, being the sum of the value of the future contributions (£10,923) and the present capital (£1,407). To meet its obligations the Society possesses, therefore, assets equivalent to 17s. 10¾d. in the £1, the value of the contributions being equal to 15s. 10¼d. in the £1, and the capital to 2s. 0½d. in the £1.

10. The value of the future income and outgo has been estimated on the assumption that the *whole* of the assurance funds are under constant investment so as to return 3 per cent. interest; in other words, that the amount actually invested from time to time brings in so much interest as to be equivalent to 3 per cent. on the total capital. An examination of column 17 of the General Summary, however, discloses the fact that the "Ballarat" was the only branch which realized 3 per cent.; the next in order being the Funeral Fund under the control of the Board of Directors, which obtained 1¾ per cent.; then comes the "Sandhurst" branch, with 1 per cent. The remaining four branches, including the Melbourne, the longest established, made no addition whatever to their capital in the form of interest during any portion of the quinquennium.

11. A very little consideration will be sufficient to convince the management of the several branches that, should they continue to manifest in the future the same negligence with regard to investments as they have done in the past, their true position is actually worse than that here exhibited. It would be well if the members could be brought to see the important bearing of interest on the proper growth of the funds of a Friendly Society, and in securing its prosperity and permanence. I commend to their attention the remarks thereon contained in the Report of the Actuary on the condition of the I.O.O.F., published in Appendix A to the Fifth Report of the Government Statist on Friendly Societies (1882), pages lxvii and lxviii. The extract from Hardwick's excellent manual given therein closes with these words:—"It is thus evident that the regular and judicious investment of the funds of Friendly Societies is a primary condition of success. It matters not how carefully the rates of contributions and benefits have been adjusted if this important element has been neglected. The actuary only tells a society that his table of rates will meet the liability, on the express understanding that the surplus subscriptions will be safely invested, and a given rate of compound interest secured on the aggregate. If, through carelessness or indifference, less interest has been realized, the society's assets will not pay 20s. in the £1 on its liabilities." The effect of interest on the liabilities and contributions is also clearly brought out in the table given at the end of Appendix C to the same report.

12. The example of the oldest branch having had probably a prejudicial effect on the progress of the rest of the Society, I deem it advisable to draw attention to the fact that the position which the Melbourne branch occupies in the interest column of the General Summary (col. 17) arises rather from perversity than carelessness on the part of the management. My grounds for entertaining this opinion will be seen from the following extracts from correspondence. Under date of the 21st January last, the Government Statist wrote to the secretary of that branch in the following terms:—"On the 11th May, 1880, I pointed out to you that your practice of appropriating to the Medical and Management Fund the interest arising from the investment of the Sick Fund was a violation of Section 13, sub-section III., of the Friendly Societies Act 1877; on examination of your returns the Actuary finds that you have made similar misappropriations in the three years 1880–82. In order that the rate of interest to be used in the valuation of the Sick Fund of your branch may be fixed upon, will you be good enough to state whether you intend to discontinue such a misapplication of funds, which is not only contrary to the express provisions of the Statute, as you have been already informed, but also those of your own General Laws (1881) No. 43." The secretary's reply was dated the 3rd March, and ran thus:—"In reply to your letter of the 21st January last, I can only state that in placing the interest arising from the investment of the Sick Fund to the credit of the Incidental Fund, I considered I was justified in so doing by the last clause of Rule 42" (the rule referred to provides that "other miscellaneous receipts" are to go to the Incidental Fund, the secretary having adopted a new classification of interest so as to include it in the term "other miscellaneous receipts") "and I am still of the belief that my contention is correct; however, as you are of opinion that I have acted in violation of the section of the Friendly Societies Act quoted in your letter, I suppose I must place the interest arising from the investment of the Sick Fund to the credit of that fund, and in future will do so."

13. In the 5th General Law it is provided that "the Board of Directors shall be the Board of Management, and shall have jurisdiction over all branches. It shall have the sole power of deciding all questions arising on the constitution and regulation of the Association, and shall have full power to do all such lawful acts and things as it may deem necessary for promoting the interests of the Association." The relatively unfavourable position of the Melbourne branch in the Valuation Summary is in a great measure due, in my opinion, to the fact that the Board of Directors has permitted the secretary to carry out without restraint his eccentric views as to the nature and proper destination of interest. I submit it to the consideration of the Board of Directors whether, in view of the provisions of the Friendly Societies Act 1877 relating to the misapplication of the funds of societies (Section 15, sub-section VIII.) and of the controlling power with which they are invested, it is not their duty to take steps to have restored to the Sick Fund of the Melbourne branch the interest of which it has been deprived during the time the Act has been in force. The debit balance (£73) in the Incidental Fund should also be made to disappear.

14. I ascribe the existence of the deficiency in the society, as a whole, to the inadequacy of the contributions to provide the sick and funeral benefits, the future in- and out-payments being supposed to be discounted at 3 per cent. per annum, and to the surplus funds not having been duly augmented by returns from investment.

15. In order to place the Society on a sound financial basis, I recommend that the contributions of the members present and future, be made commensurate at the age of admission with the liabilities then undertaken on their behalf in respect to both funeral donations and allowances in sickness, that the interest assumed in calculating the scale of payments be fully maintained in the future, and that so much of the deficiency as will then remain be removed by levy imposed on the present members in proportion to the share their defective contributions had in creating such deficiency.

16. The numerical progress of the Society during the quinquennium is shown in the subjoined balance-sheet:—

Number of members at end of 1877		142
Joined during 1878–82 by initiation	627	
„ „ „ clearance	4	
		631
Total		773
Left during 1878–82 by death	5	
„ „ clearance	12	
„ „ arrears, &c.	245	
		262
Number of members at end of 1882		511

17. The receipts and disbursements of the Sick and Funeral Fund were as under:—

	Sick Fund.	Funeral Fund.	Sick and Funeral Fund.
	£ s. d.	£ s. d.	£ s. d.
Balance at end of 1877	342 3 11	64 9 9	406 13 8
Receipts, 1878–82	1,105 2 2	534 9 8	1,639 11 10
Total	1,447 6 1	598 19 5	2,046 5 6
Expenditure, 1878–82	537 13 6	68 0 0	605 13 6
Balance at end of 1882	909 12 7	530 19 5	1,440 12 0

18. The income and outgo for medical and management purposes in the branches and the Society, and for management purposes alone in the Board of Directors, were as follow:—

	The Branches.	The Board of Directors.	The Society.
	£ s. d.	£ s. d.	£ s. d.
Balance at end of 1877	43 1 10	3 10 3	46 12 1
Receipts, 1878–82	2,112 3 4	249 13 7	2,361 16 11
Total	2,155 5 2	253 3 10	2,408 9 0
Expenditure, 1878–82	1,843 5 6	219 4 3	2,062 9 9
Balance at end of 1882	311 19 8	33 19 7	345 19 3

19. Law No. 49 contains a provision intended to guard against the possibility of the funds becoming completely exhausted, to the following effect:—"If at any time after any branch has been established twelve months any of its funds are in danger of becoming insolvent, a levy not exceeding 2s. per member per quarter to such fund may be charged to each member in addition to his contributions, such levy to be sanctioned by a special summoned meeting of the branch called for the consideration of the same." By Law No. 51 it is provided that the Funeral Fund shall be prevented from falling below £100 by the imposition of levies up to 1s. per member.

20. The manner in which the initiation fee is divided between the funds requires revision. According to Laws Nos. 17 and 51 the entrance fees are appropriated thus:—One-fourth of the whole to the Sick Fund, 2s. per member to the Funeral Fund of the Board of Directors, and the remainder to the Incidental Fund. The amount of the outgo from the Sick and Funeral Funds does, but from the Medical and Management Fund does not, depend on the age of the members; to the latter fund should therefore be appropriated a fixed sum at all ages, but to the former two funds, sums increasing with the age of the member at entry. It will be noticed that the weekly contribution of 1s. per member is equally divided between the Assurance Fund and the Medical and Management Fund, and that to the latter is paid 1s. per quarter additional. Had this quarterage been payable to the Sick and Funeral Fund from the end of 1882, raising the annual contribution thereto from 26s. to 30s., the deficiency would have been extinguished and a surplus of over £200 shown.

21. It will be noticed, on reference to the numerical balance-sheet given above, that this Society has received considerable accessions to its membership during the period under review, and from the low average age and the number of wives (columns 8 and 12 of the Tabular Summary) it may be inferred that a great majority of the new members consisted of young unmarried men. I regret to find, however, that so large a proportion of the members were ineffective through their payments being overdue, the number "bad on the books" on the 31st December, 1882, being one-fifth of the whole, the proportion in the Stawell Branch being one-fourth, and in the Melbourne one-third. This state of things is due, I am informed, to the operation of Law No. 48, which requires members to make themselves "good on the books" at the beginning of each half-year under a penalty of 1s., and of being accounted "unfinancial." I may also point out that such members being under suspension are not entitled to benefits, and that the expenditure was probably considerably reduced in consequence.

22. In the present early period of its history, the average duration of membership being only two years, the Society could be placed in a position to discharge its obligations without much difficulty. This object could in my opinion be attained by raising the weekly contribution to the Sick and Funeral Fund from 6d. to 7d. (more accurately $6\frac{3}{4}$d.) all round, or to its equivalent according to scale graduated according to age, which is the more equitable plan, and by giving attention in the future to the regular and close investment of the funds at the highest rates of interest procurable, consistent with safety. These remarks are intended to apply to the Society as a whole. To place the Melbourne Branch, wherein the average age is as high as 32 years, and the average duration of membership $5\frac{3}{4}$ years, in a solvent position, the weekly contribution should be increased from 6d. to $8\frac{3}{4}$d.

23. Such points of a general character as have been dealt with in connexion with the valuation of the Societies whose affairs were investigated during 1882, I have refrained from dwelling upon here; the Reports thereon, however, having been issued as an Appendix to the Fifth Report of the Government Statist in connexion with Friendly Societies, copies of which have been distributed to the secretaries, have been brought within the reach of all the members, and may be perused therein. Besides the valuations and the usual particulars respecting the financial and numerical progress of all the Societies in Victoria during the year, the Fifth Report contains a table exhibiting a comparative view of the contributions and benefits of all the Orders, Experience and Valuation Tables, and a considerable amount of information of interest to these institutions. I take this opportunity of recommending those members of this Society who are desirous of entertaining sound views on the nature of the business they have under their control, to address themselves to a close perusal of that Report and its Appendices.

EVAN F. OWEN,
Actuary for Friendly Societies.

Department of the Government Statist,
23rd June, 1884.

THE VALUATION OF THE ORDER OF ST. ANDREW, SCOTTISH CONSTITUTION.

Letter from the Government Statist to the Grand Secretary, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 11th July, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of the Order of St. Andrew, Scottish Constitution, together with an abstract of the results of his valuation, as at the 31st December, 1882, in accordance with the Friendly Societies Act 1877.

2. I regret to perceive that the funds and present contributions of the members are totally inadequate to provide the sick and funeral benefits given in the Society.

3. I would suggest that this important matter should receive immediate attention at the hands of the authorities of the Order.

I have, &c.,
H. H. HAYTER,
Government Statist.

R. Mitchell, Esq., G.S., O.St.A., S.C.,
Walker-street, Castlemaine.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Order of St. Andrew, Scottish Constitution, Friendly Society, as at the 31st December, 1882.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 12,588 0 0	..	..	..	7,253 11 2		
During second six months' sickness, at 10s. per week	..	..	..	..	..	830 17 10		
After second six months' sickness, at 5s. per week	322	..	348 15 0	5,083 11 8	4,686 19 5	1,129 9 3	11,050 17 8	
Permanent allowances after the 70th year of 1s. 8d. per week, taken as equivalent to future sick claims	..	..	..	..	..	2,719 3 5		
Sums payable at death of members, at £20 ..	..	(*a*) 6,440 0 0	128 16 0	1,831 10 5	1,665 4 10	3,262 16 10	3,675 4 10	
" " " wives, at £10 ..	225	2,250 0 0				720 19 5		
Total	547	21,278 0 0	477 11 0	6,915 2 1	6,352 4 3	15,916 17 11	14,726 2 6	8,363 18 3

VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of benefits assured to members and wives, as per Summary	14,726 2 6	Capital, as per secretaries' returns	2,797 12 3
		Value of members' future contributions ...	6,352 4 3
		Deficiency	5,576 6 0
	£14,726 2 6		£14,726 2 6

SICK FUNDS.—VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of sick benefits assured to members, as per Summary	11,050	17	8	Capital, as per secretaries' returns	1,997	6	10
				Value of members' future contributions ...	4,686	19	5
				Deficiency	4,366	11	5
	£11,050	17	8		£11,050	17	8

FUNERAL FUND.—VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of funeral benefits assured to members and wives, as per Summary	3,675	4	10	Capital, as per secretary's return	800	5	5
				Value of members' future contributions ...	1,665	4	10
				Deficiency	1,209	14	7
	£3,675	4	10		£3,675	4	10

REPORT OF THE ACTUARY.

EXPLANATION OF THE PRINCIPLES UPON WHICH THE VALUATION HAS BEEN MADE, AND OBSERVATIONS ON THE CONDITION OF THE SOCIETY.

1. The ratio per cent. of the amount of interest derived from the portion of the Sick and Funeral Fund invested to the whole of that fund during each and all of the five preceding years was—In 1878, 3·3 ; 1879, 4·6 ; 1880, 3·6 ; 1881, 3·6 ; 1882, 2·8 ; 1878–82, 3·5.

2. The rates of interest used in the construction of the Valuation Tables were 3 and 3½ per cent. (See Summary of the Lodges.)

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been equal to, the mortality of wives less by 23 per cent., the sickness greater by 42 per cent., and the withdrawals greater by 388 per cent. than, the English M.U. rates.

5. To adapt such tables to the special circumstances of each lodge, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1878–82 with that of the M.U. in England in 1866–70.

6. The value of the liabilities of each lodge, on account of the probable sickness after 70, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of 1s. 8d. per week for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The reduced sick allowances, payable during continued disablement, have been treated as shown in the above Abstract.

8. The values of the prospective income and outgo, on account of members more than 14 weeks in arrears, have been excluded from the valuation.

9. (*a*) The provision made in the several lodges for the future medical management and incidental expenses is [see "The Seven Lodges taken together," and "The Grand Lodge," *Extracts from the Report on each Lodge, post.*] (*b*) The past experience of the Society shows that this is adequate.

10. (*a*) The deficiency shown I believe to be due to [see "The Seven Lodges taken together," and "The Grand Lodge," *Extracts from the Report on each Lodge, post.*] (*b*) In order to make good such deficiency, I recommend that [see "The Seven Lodges taken together," and "The Grand Lodge," *Extracts from the Report on each Lodge, post.*]

SUMMARY of the Valuation of the Order of St. Andrew, Scottish Constitution, as at the 31st December, 1882.

No.	Branch.	Where Situated.	When Established.	No. of Members.	Average Annual Contribution per Member.	Average Age. 1 January, '78.	Average Age. 31 December, '82.	Average Duration of Membership.	Members withdrawing. Average Age.	Members withdrawing. Average Duration of Membership.	No. of Wives.	Experience 1878–82, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866–70. Mortality. Members.	Mortality. Wives.	Sickness.	Withdrawals.	Interest. Realized 1878–82.	Interest. Assumed in future.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
					s. d.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.		%	%	%	%	%	%
1	Bendigo ...	Sandhurst ...	1866	100	21 8	40¾	43¾	9¼	39¾	5½	...	− 11	...	− 32	+ 221	4¼	3½
2	Ballarat ...	Ballarat ...	1870	83	21 8	41¼	46¾	7¾	35½	4½	...	+ 24	...	− 35	+ 367	3¾	3½
4	Geelong ...	Geelong ...	1870	53	21 8	43¼	42	8¼	42	8	...	...	...	− 56	+ 206	0	3
5	Inglewood ...	Inglewood ...	1871	10	21 8	43¼	43½	8	43¼	6¾	...	+126	...	− 4	+ 765	1¾	3
6	Thistle	Talbot ...	1871	15	21 8	47	55½	11½	43½	6¾	...	+ 70	...	− 55	+1,396	1¼	3
7	Caledonia ...	Castlemaine ...	1871	43	21 8	44½	46¾	9¼	43	6½	...	=	...	− 59	+ 289	3½	3
9	Pride of Scotia ...	Melbourne ...	1874	18	21 8	36¾	49¼	5½	35	3½	...	− 46	...	− 57	+ 924	2¾	3
(*a*)	The Seven Lodges			322	21 8	42	45½	8½	39	5½	...	...	...	− 42	+ 388	3¼	3 & 3½
(*b*)	The Grand Lodge			322	8 0	42	45½	8½	39	5½	225	=	− 23	...	+ 388	4	3½
(*c*)	The whole Society			322	29 8	42	45½	8½	39	5½	225	=	− 23	− 42	+ 388	3½	3 & 3½

No.	Liabilities. Value of Sick Pay.	Liabilities. Value of Sums payable at Death.	Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Assets. Value of Contributions.	Assets. Capital.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.
1	19	20	21	22	23	24	25	26	27	28
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s.	£ s.	£ s.
1	3,237 10 3	...	...	3,237 10 3	1,202 12 3	1,440 12 3	594 5 9	5 19	− 12 1	18 0
2	2,747 19 10	..	...	2,747 19 10	1,041 14 0	1,139 17 7	566 8 3	6 16	− 12 11	19 7
4	1,781 7 2	...	...	1,781 7 2	729 8 7	840 9 5	211 9 2	4 0	− 13 15	17 15
5	380 15 10	...	...	380 15 10	91 11 0	169 17 0	119 7 10	11 19	− 9 3	21 2
6	629 6 7	...	...	629 6 7	366 3 9	193 4 10	69 18 0	4 13	− 24 8	29 1
7	1,549 8 2	...	...	1,549 8 2	623 10 11	630 8 2	295 9 1	6 17	− 14 10	21 7
9	724 9 10	...	...	724 9 10	311 10 11	272 10 2	140 8 9	7 16	− 17 6	25 2
(*a*)	11,050 17 8	...	...	11,050 17 8	4,366 11 5	4,686 19 5	1,997 6 10	6 4	− 13 11	19 15
(*b*)	...	3,675 4 10	...	3,675 4 10	1,209 14 7	1,665 4 10	800 5 5	2 10	− 3 15	6 5
(*c*)	11,050 17 8	3,675 4 10	...	14,726 2 6	5,576 6 0	6,352 4 3	2,797 12 3	8 14	− 17 6	26 0

NOTES.—*Extracts from the Report on each Lodge* :—

Lodge No. 1.—The rates of interest in 1878, 1879, 1880, 1881, 1882 were 3·7, 5·2, 5·3, 4, 2·9. The balance of a member's funeral donation (£19 5s.) was in 1881 paid into the Medical and Management Fund. During 1878 and 1882 the Sick and Funeral Fund expenditure exceeded the income.

No. 2.—The rates of interest were 3·9, 5·7, 1·5, 4·4, 3·6. During 1878–9 the Sick and Funeral Fund expenditure exceeded the income. The interest credited in 1880 was much below the sum which should have been received according to the secretary's statement of investments.

No. 4.—No interest was received during the five years. The average amounts of the Sick and Funeral Fund and of the Medical and Management Fund during the quinquennium were £160 and £139 respectively. The whole of the interest obtained during the period (£43) was nevertheless appropriated to the latter fund.

No. 5.—The rates of interest were 2, 3·1, 0, 4·3, 0. During 1878 and 1881 the Sick and Funeral Fund expenditure exceeded the income.

No. 6.—The only interest received was 3·1 per cent. in 1882. During 1878 the Sick and Funeral Fund expenditure greatly exceeded the income.

No. 7.—The rates of interest were 3·7, 3·9, 3·7, 4·1, 2·7. An overdue proportion of the interest received during the quinquennium was appropriated to the Medical and Management Fund.

No. 9.—The rates of interest were 2·8, 3, 3·9, 2·5, 1·4.

The Seven Lodges taken together.—The rates of interest were 3·2, 4·4, 2·9, 3·5, 2·5. The provision made for the future medical management and incidental expenses is 1od. per member per week, less 2s. per quarter payable therefrom to the Grand Lodge Funeral Fund; 20s. of each member's initiation fee; honorary members' payments, 21s. and 10s. 6d. per annum; honorary life members' donations, £5 5s.; profit from the sale of goods; and levies. The past experience of the Society shows that this is adequate. The deficiency shown I believe to be due to the inadequacy of the contributions to provide the benefits, the advanced age of the members at entry, and the small returns obtained from investments. In order to make good such deficiency, I recommend that the contributions of present and future members be made commensurate at the age of admission with the benefits receivable, that the deficiency then remaining be removed by an equitably apportioned levy, and that the funds be regularly, closely, and advantageously invested.

The Grand Lodge.—The rates of interest were 3·4, 4·9, 4·9, 3·7, 3·4. The provision made for the future management and incidental expenses is a maximum contribution from each member of 2s. per quarter, charter fees, fines, profit from sale of goods, and interest. The past experience of the Society shows that this is adequate. The deficiency shown I believe to be due to the inadequacy of the contributions to provide the funeral benefits given to members and wives, the advanced age of the members when joining, and the comparatively small amount of the accumulated fund. In order to make good such deficiency, I recommend that the rate of contributions paid by each member (present and future) at entry into the Society be made sufficient, with the aid of proper interest additions thereto, to provide the sums payable at his death and at that of his wife (if preceding his own), and that so much of the deficiency as will then remain be removed by an equitably apportioned levy. During 1879 and 1882 the expenditure for funeral donations exceeded the total income. In 1881 a funeral donation of £10 was stated to have been paid to the *Incidental Fund* of the Ballarat Lodge No. 2.

Signature of Valuer ... E. F. OWEN.
Address ... ... Department of the Government Statist.
Calling or Profession ... Actuary.
Date ... ... 11th July, 1884.

Addendum to the Report of the Actuary on the Condition of the Order of St. Andrew, Scottish Constitution, as at the 31st December, 1882.

The objects of this Society are stated in the General Laws to be "to raise a fund whereby brothers shall be ensured a weekly allowance when sick, medical attendance and medicine for themselves, their wives, and families, and a sum to defray the funeral expenses of brothers and their wives."

2. The funeral allowances to a member and his wife are £20 and £10 respectively, and the weekly sick allowance to a member when incapacitated from following his usual occupation are 20s., 10s., and 5s. for the first, second, and subsequent six months' disablement.

3. The contributions payable by members to ensure these benefits are stated in the subjoined table :—

	Initiation Fee.			Annual Contribution.		
Age.	Sick Fund.	Funeral Fund.	Medical and Management Fund.	Sick Fund.	Funeral Fund.	Medical and Management Fund.
18–25 ...	...	...	10s.	21s. 8d.	8s.	35s. 4d.
25–30 ...	10s.	Nil	20s.			
30–35 ...	20s.					
35–39 ...	30s.					
39–42 ...	60s.					
42–45 ...	80s.					

"And no person shall be admitted as a benefit brother who is above the age of 45, and for members forming a new Lodge of the Order the entrance fees shall be as follow :—"

Age.	Sick Fund.	Funeral Fund.	Medical and Management Fund.
18–30	...	...	10s.
30–40	...	...	20s.
40–45	40s.	...	20s.

4. By Law No. 28c it is provided that "Should a brother who has received the funeral donation for his deceased wife marry a second wife, he shall pay to the General Funeral Fund for his wife's registration the sum of £2." The laws relating to contributions and benefits are Nos. 26, 27, 28c, 47, 48, 50, 51, 52, 74.

5. Law 52 provides that every brother shall contribute to the funds the sum of 1s. 3d. per week, $\frac{1}{3}$ whereof, or 5d., to go to the credit of the Sick Fund of his Lodge, and the remaining $\frac{2}{3}$, or 10d., to the Incidental Fund; by Law 26 each subordinate Lodge has to contribute 2s. per quarter for each financial member to the Grand Lodge Funeral Fund; and by Law 51 the Sick Fund is to be used for paying the sick allowance and for no other purpose; *all* the Grand Lodge levies having to be paid from the Incidental Fund. Out of the 10d. per member per week, 2s. per quarter is payable from the *Incidental Fund* to the Grand Lodge Funeral Fund, the contributions are therefore appropriated in the manner shown in the above table; out of the weekly payments of 15d., 5d. goes to the Sick Fund, $1\frac{1}{13}$d. to the Funeral Fund, and $8\frac{2}{13}$d. to the Incidental Fund.

6. The manner in which members' payments are divided makes it necessary that the sickness claims should be valued in the Lodges, and the funeral liabilities in the Grand Lodge treated as a distinct branch comprising the entire membership.

7. The liabilities of the Sick Funds of the Lodges together are £11,051; the value of the future contributions is £4,687, and the difference between these two amounts, £6,364, is the net liability—the sum to which, in a solvent society, the capital should be equal; the accumulated fund being, however, only £1,997, there is seen to be a deficiency of £4,367, or nearly £14 per member.

8. Towards discharging their obligations the Lodges in the aggregate possess assets, consisting of members' future payments equal to 8s. 6d. in every £1 of the liabilities, and a total capital equal to 3s. $7\frac{1}{4}$d. in the £1, which are together equivalent to 12s. $1\frac{1}{4}$d. in the £1.

9. The present value of the funeral donations is £3,675, and of the future contributions applicable to the discharge of death claims is £1,665; the net liability, therefore, in this case is £2,010; the capital, £800, falls short of this sum by £1,210, which is the deficiency and is equal to £3 15s. per member.

10. The value of the contributions is to that of the liabilities in the ratio of 9s. $0\frac{3}{4}$d. to the £1 and the capital in the ratio of 4s. $4\frac{1}{4}$d. to the £1; the assets come up to only 13s. 5d. in every £1 of the liabilities, the deficiency being thus equal to 6s. 7d. in the £1.

11. In the Society, as a whole, the total value of the out-payments is £14,726, the value of the total in-payments is £6,352, and the net liability, therefore, £8,374. The capital in the Lodges and in the Grand Lodge, taken together, amounts to £2,798, and the deficiency is consequently £5,576, equivalent to £17 6s. per member.

12. The value of the contributions applicable to sick and funeral purposes is only sufficient to discharge 8s. $7\frac{1}{2}$d. in every £1 of the claims, and the capital to only 3s. $9\frac{1}{2}$d. in the £1; the assets being thus equal to but 12s. 5d. in the £1 are deficient to the extent of 7s. 7d. in the £1.

13. The number of persons who died, who withdrew, and the amount of sickness which prevailed during the five years 1878–82 in proportion to the members entitled to benefits were compared with the number of such events which would have happened had the experience been in all respects the same as that of the members of the M.U. in England during 1866–70. The resulting percentages are given in columns 13 to 16 of the Tabular Summary,

and form the basis of the adjustments (6th and 8th columns of the "Abstract of the Valuation, &c.") applied to the figures derived from the Valuation Tables in order that the final results might approximate as closely as was considered expedient to the quantities which would have been brought out had the Valuation Tables been originally based upon the Society's own experience. It will be noticed that these are the figures which have been introduced into the Valuation Balance-sheet with the result of exhibiting a deficiency of £5,576.

14. A balance-sheet, containing the quantities as calculated directly from the Tables, is here given:—

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of benefits (unadjusted)	15,916	17	11	Capital	2,797	12	3
				Value of contributions (unadjusted) ...	6,915	2	1
				Deficiency	6,204	3	7
	£15,916	17	11		£15,916	17	11

The deficiency resulting from the employment of the unmodified quantities is greater than that given in the Report by £628. The effect of the adjustments has, therefore, been favourable to the Society.

15. There is another point to which I must draw the attention of the members in connexion with this part of the subject. In estimating the probable future income and outgo, I have assumed that the whole of the Sick Funds in the Lodges, and the Funeral Fund in the Grand Lodge, will be invested so as to realize the rates given in column 18 of the General Summary. The lowest rate employed, 3 per cent., is, however, too high in the "Geelong," "Inglewood," "Thistle," and "Pride of Scotia" Lodges; it must, therefore, be distinctly understood that, in order to justify the valuation results, the interest assumed must in all cases be obtained in future.

16. In order that the assets at the end of 1882 might be equivalent to the claims, either the capital or the value of the contributions should have been greater by £4,367 in the Sick Fund, and by £1,210 in the Funeral Fund, or by £5,576 in both funds; in other words, if the total sum saved out of members' payments improved at interest had amounted to £8,374, there would have been no deficiency. Neither would there have been a deficiency if each member's contribution to the Sick Fund had been 9¾d. per week instead of 5d., or 41s. 10d. annually instead of 21s. 8d. The Funeral Fund would have been in a solvent position if the quarterly payments thereto had been 3s. 6d. instead of 2s., or 14s. 1d. per annum instead of 8s. Taking the Society as a whole, the contribution applicable to sick and funeral purposes should have been 55s. 11d. per member per annum, or a trifle under 13d. per member per week; that is, the uniform periodic payment for these purposes should have been within 9s. 1d. per annum or 2d. per week of the sum paid for these benefits, and for medical attendance, management, and incidental expenses taken together.

17. The average age of the members at the end of 1882 was 45½ years, and the average duration of membership 8½ years (columns 8 and 9 of the Tabular Summary); their age at initiation is thus seen to have been 37. The inference to be drawn from this advanced age of admission is that as many members joined during the 8 years of age from 37 to 45, as during the previous 19 years, 18–37, and that undue facilities were given for the admission of the older members.

18. In the subjoined table is given the number of persons initiated into the several Lodges at each group of ages, including those unfinancial at the end of 1882, but excluding those admitted by clearance, the weekly contribution paid by such members according to the scale given in paragraph 3 above, adding in each case to the 6¾d. payable to the Sick and Funeral Fund the weekly sum to which the initiation fee is equivalent *at their age of entry:*—

Age.	Number Initiated.	Weekly Contributions.	Age.	Number Initiated.	Weekly Contributions.
18–25	58	6¾d.	35–39	52	7d.
25–30	30	7¼d.	39–42	47	7½d.
30–35	29	7d.	42–45	50	7¾d.
	117			149	

I find that 62 members were initiated at higher ages than the limit fixed by Law No. 50; the numbers at each age were as under:—

Age.	Number Initiated.	Age.	Number Initiated.	Age.	Number Initiated.
45	10	49	13	53	1
46	11	50	5	54	3
47	5	51	2	56	1
48	8	52	3		—
	—		—		5
	34		23		

19. Law No. 3 provides that "The Grand Lodge shall have jurisdiction over all Lodges opened under its charter, and shall be the supreme tribunal in all matters relating to the Order. It shall have the sole power of deciding all questions on the constitution and regulation of the Order, and shall have full power to do all such lawful acts and things as it may deem necessary for promoting the interests of the Order. It shall be the duty of the Grand Lodge, when in session, and at all other times of the Executive Council, so to order and act that the property of the Society shall be faithfully and lawfully applied in carrying out the objects of the Society, and not otherwise applied howsoever." Law No. 32 runs thus—"Any subordinate Lodge wilfully or knowingly violating any of the Rules of the Order shall be deemed guilty of an offence against the Grand Lodge, and shall be liable to such punishment therefor as the Grand Lodge may determine, and such punishment may be by reprimand, fine, suspension, or expulsion from the Order."

20. The second part of the above table, par. 18, shows unmistakably that the Grand Lodge and the Executive Council have neglected to exercise the large powers conferred upon them, so as to restrain the Lodges from systematically violating the law relating to the admission of members above the age of 45.

21. A further illustration of the effect of this mistaken policy is afforded by the position of the "Inglewood," "Thistle," and "Pride of Scotia" Lodges in respect to the ages of their members at the end of 1882.

Age.	Inglewood.	Thistle.	Pride of Scotia.	Age.	Inglewood.	Thistle.	Pride of Scotia.
22	1	...	...	52	...	1	2
26	1	...	...	53	1	1	3
28	...	...	1	54	...	1	2
33	...	...	1	55	...	1	2
40	...	...	1	57	...	3	1
44	2	...	1	59	1	1	...
46	...	1	...	60	...	1	...
47	1	...	...	61	...	1	...
48	1	...	...	62	...	1	1
49	2	1	1	66	...	1	...
50	...	...	2				
51	...	1	...	Total ...	10	15	18

22. The reason why the liabilities so greatly exceed the assets is that the contributions payable under Laws Nos. 26, 50, and 52 are totally inadequate to provide the sick and funeral benefits given in the Society at all, except a few of the youngest ages; and that, in utter disregard of the registered laws, members over age have been initiated in considerable numbers. The deficiency is due in a minor degree to the funds not having been kept constantly and closely invested at the highest rates of interest obtainable consistent with safety.

23. The defectiveness of the scale of payments adopted at the inauguration of the Society and subsequent bad management have together brought its affairs into a condition which is, I fear, irretrievable. Nothing will, as it appears to me, arrest a disastrous collapse but an increase in the contributions. If the members find it now impossible to introduce a scale, graduated according to age, in respect to the present members as recommended in the Report, the following plan, though less equitable, will probably meet with their acceptance. Let them appropriate to the Sick and Funeral Fund 1s. out of each member's weekly payment, assigning the remaining 3d. to the Incidental Fund, and making up the sum necessary to defray the cost of medical attendance, medicine, and management by increasing the payments of the present members. By adopting this course, and by attending better in the future to the duty of properly investing the funds, the Society would have a fair prospect of being able to continue to the members the benefits hitherto given.

24. If, notwithstanding its financial position, new members continue to be admitted into the Society, equity demands that their contributions should be reserved for their own benefit, and that no portion thereof should be employed in paying the claims of the present members.

25. The numerical changes which have taken place in the membership during the period under review are as under :—

Number of members at end of 1877		456
Joined during 1878–82 by initiation	83	
" " " clearance	11	
		94
Total		550
Left during 1878–82 by death	29	
" " " " clearance	18	
" " " " arrears	167	
		214
Number of members at end of 1882		336

26. The quinquennial balance-sheet of the fund which provides for the discharge of medical and management expenses is here given :—

MEDICAL AND MANAGEMENT FUND.

	The Lodges.	The Grand Lodge.	The Society.
	£ s. d.	£ s. d.	£ s. d.
Balance at end of 1877	267 6 4	11 5 1	278 11 5
Receipts, 1878–82	3,350 14 3	715 13 0	4,066 7 3
Total	3,618 0 7	726 18 1	4,344 18 8
Expenditure, 1878–82	3,322 9 8	679 10 8	4,002 0 4
Balance at end of 1882	295 10 11	47 7 5	342 18 4

The provision made for these purposes has therefore proved adequate.

27. The latter part of Law 51, which is intended to prevent the complete exhaustion of the funds, is to the following effect :—"If at any time after the Lodge shall have been established for twelve months, the sum to the credit of the Sick Fund shall fall below a sum equal to 10s. for each financial brother, or that to the credit of the

Incidental Fund below £5, the Committee of Management shall have power to make a levy on each benefit brother, so as to raise the funds of the respective accounts to the above-mentioned sums." Law 30 runs thus :—"If at any time after the General Funeral Fund has been established twelve months, the sum to its credit shall fall below £100, the Executive Council of the Grand Lodge shall have power to make a levy of not more than 2s. 6d. on each financial brother in all the subordinate Lodges, so as to raise the fund to the above-mentioned sum."

28. The following provision is contained in Law 27 :—"Should a brother have no wife or representative in the colony, the Worshipful Master of his Lodge shall conduct the funeral and pay all reasonable expenses contracted during his illness out of his funeral allowance, so far as it will afford, and render an account of the same to the Grand Lodge or its Executive Council, any unexpended balance to be placed to the credit of the Incidental Fund of the Lodge of which the deceased brother was a member." I desire to point out that such balances belong to the Grand Lodge Funeral Fund, and should be paid thereto, and not to the Incidental Fund, as required by this law. Laws Nos. 51 and 52 ought also to be amended in the direction of enacting that contributions applicable to funeral benefits should be credited, and Grand Lodge funeral dues debited, to the Sick and Funeral Fund of the Lodge, and not to the Incidental Fund, as provided by these laws.

29. In order to avoid drawing away attention from the critical position of the finances, I have purposely refrained from dwelling upon any points of minor importance in connexion with this valuation. To enable the Society to continue to discharge its assurance obligations, a substantial increase must be at once made in the contributions appropriated to sick and funeral purposes.

EVAN F. OWEN,
Actuary for Friendly Societies.

Department of the Government Statist,
11th July, 1884.

THE VALUATION OF THE ORDER OF ST. ANDREW.

Letter from the Government Statist to the Grand Secretary, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 13th August, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of the Order of St. Andrew, together with an abstract of the results of his valuation as at the 31st December, 1882, in accordance with the Friendly Societies Act 1877.

2. I regret to perceive that the funds and present contributions of the members are totally inadequate to provide the sick and funeral benefits given in the Society.

3. I would suggest that this important matter should receive immediate attention at the hands of the authorities of the Order.

I have, &c.,
H. H. HAYTER,
Government Statist.

Templeton Bunnett, Esq., G.S., O.St.A.,
7 Collins st. E., Melbourne.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Order of St. Andrew Friendly Society, as at the 31st December, 1882.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 38,870 0 0	..	..	..	19,732 7 2		
During second six months' sickness, at 12s. 6d. per week	..	..	..	..	..	2,832 17 0		
After second six months' sickness, at 6s. per week	920	..	1,134 4 7	15,764 5 2	14,596 7 10	3,702 11 5	32,676 1 5	
Permanent allowances after the 70th year of 1s. 11d. per week, taken as equivalent to future sick claims	..	..	..	..	..	8,471 6 3		
Sums payable at death of members, at £20 ..	..	(*a*) 18,400 0 0	276 0 0	3,169 13 7	2,976 11 10	6,968 18 10	8,322 11 7	
" " " wives, at £10 ..	674	6,740 0 0				1,765 15 2		
Total	1,594	64,010 0 0	1,410 4 7	18,933 18 9	17,572 19 8	43,473 15 10	40,998 13 0	23,425 13 4

VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of benefits assured to members and wives, as per Summary	40,998	13	0	Capital, as per secretaries' returns	3,638	11	6
				Value of members' future contributions ...	17,572	19	8
				Deficiency	19,787	1	10
	£40,998	13	0		£40,998	130	

SICK FUNDS.—VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of sick benefits assured to members, as per Summary	32,676	1	5	Capital, as per secretaries' returns	2,792	10	11
				Value of members' future contributions ...	14,596	7	10
				Deficiency	15,287	2	8
	£32,676	1	5		£32,676	1	5

FUNERAL FUND.—VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of funeral benefits assured to members and wives, as per Summary	8,322	11	7	Capital, as per secretary's return	846	0	7
				Value of members' future contributions ...	2,976	11	10
				Deficiency	4,499	19	2
	£8,322	11	7		£8,322	11	7

REPORT OF THE ACTUARY.

EXPLANATION OF THE PRINCIPLES UPON WHICH THE VALUATION HAS BEEN MADE, AND OBSERVATIONS ON THE CONDITION OF THE SOCIETY.

1. The ratio per cent. of the amount of interest derived from the portion of the Sick and Funeral Fund invested to the whole of that fund during each and all of the five preceding years was—In 1878, 3·2; 1879, 4; 1880, 5·4; 1881, 3·7; 1882, 3·2; 1878–82, 3·9.

2. The rates of interest used in the construction of the Valuation Tables were 3, 3½, 4½, 5, 5½ per cent. (See Summary of the Lodges.)

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been greater by 9 per cent., the mortality of wives less by 15 per cent., the sickness less by 29 per cent., and the withdrawals greater by 333 per cent. than the English M.U. rates.

5. To adapt such tables to the special circumstances of each lodge, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1878–82 with that of the M.U. in England in 1866–70.

6. The value of the liabilities of each lodge, on account of the probable sickness after 70, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of 1s. 11d. per week for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The reduced sick allowances, payable during continued disablement, have been treated as shown in the above Abstract.

8. The values of the prospective income and outgo, on account of members more than 14 weeks in arrears, have been excluded from the valuation.

9. (*a*) The provision made in the several Lodges for the future medical management and incidental expenses is entrance fees, 9s. to 40s. according to age, and 30s. per annum per member, honorary members' payments, 21s. per annum in advance, fines, levies, profit from sale of goods. (*b*) The past experience of the Society shows that this is adequate.

10. (*a*) The deficiency shown I believe to be due to the contributions being inadequate to provide the benefits, the failure on the part of many of the Lodges to properly invest their funds at interest, the consequent small accumulated funds in possession of the Grand Lodge and of the Lodges generally, the heavy past expenditure and future liability incidental to persons of the advanced age of the members at the time of valuation and when admitted into the Society. (*b*) In order to make good such deficiency, I recommend that the weekly payments of the present members be increased by the sum necessary to extinguish the deficiency. New members, if admitted, should pay contributions commensurate at the age of entry with the liability then assumed by the Society on their behalf.

SUMMARY of the Valuation of the Order of St. Andrew, as at the 31st December, 1882.

No.	Branch.	Where Situated.	When Established.	No. of Members.	Average Annual Contribution per Member.	Average Age. 1 January, '78.	Average Age. 31 December, '82.	Average Duration of Membership.	Members Withdrawing. Average Age.	Members Withdrawing. Average Duration of Membership.	No. of Wives.	Experience 1878-82, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866-70. Mortality. Members.	Mortality. Wives.	Sickness.	Withdrawals.	Interest. Realized 1878-82.	Interest. Assumed in future.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
					s. *d.*	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.		%	%	%	%	%	%
1	Melbourne ...	Melbourne ...	1870	21	24 8	43¾	40½	7	30½	4	...	+123	...	− 38	+ 533	0	3
2	Emerald Hill ...	South Melbourne	1870	79	24 8	46¾	48¼	9¾	37¾	6	...	− 6	...	− 20	+ 287	¾	3
3	Hotham	Hotham ...	1871	125	24 8	45¾	47¾	8	39¼	5½	...	+ 31	...	− 35	+ 197	6	5
4	Richmond ...	Richmond ...	1871	41	24 8	48¼	51¼	10	46¾	6¾	...	+107	...	− 39	+1,175	0	3
5	Argyle	Port Melbourne	1871	103	24 8	44	41¾	7	37	4	...	+ 17	...	− 15	+ 112	8¼	4½
6	Prahran	Prahran ...	1871	60	24 8	49¾	44¼	6½	35½	3½	...	+ 19	...	+ 20	+ 593	6	5
7	Carlton	Carlton ...	1871	87	24 8	44½	46¾	9½	32	5¼	...	− 22	...	− 39	+ 149	5	4½
8	Morang	Yan Yean ...	1871	26	24 8	45½	49½	9¼	42½	7	...	− 58	...	− 60	+ 466	2¼	3
9	St. Kilda	St. Kilda ...	1871	57	24 8	44¾	39¾	6¾	35½	4¾	...	+ 12	...	− 64	+ 120	1½	3
10	Fitzroy	Fitzroy ...	1871	57	24 8	44	47	8¾	42¾	6	...	− 32	...	− 27	+ 243	3	3
11	Kilmore	Kilmore ...	1871	11	24 8	48¼	58½	11½	46¾	7¾	...	=	...	− 77	+2,158	¼	3
12	Victoria	West Melbourne	1871	79	24 8	41¾	46	7½	36½	4¼	...	+ 22	...	− 11	+ 296	3½	3
13	Heather Bell ...	Stawell ...	1870	32	24 8	42½	48¾	11¾	35½	7¼	...	− 31	...	− 57	+ 175	3½	3
14	Blanche	Port Melbourne	1872	24	24 8	43½	45¼	9¼	29½	3¾	...	+185	...	+ 31	+ 400	1¼	3
15	Oakleigh	Oakleigh ...	1872	27	24 8	37¾	40½	7¼	34¼	5	...	...	...	− 63	+ 333	0	3
16	Whittlesea ...	Whittlesea ...	1872	35	24 8	37¾	42¼	8¾	32¼	4¾	...	...	...	− 32	+ 259	2¼	3
17	Kara Kara ...	St. Arnaud ...	1873	20	24 8	40¾	45½	8¾	41¼	6	...	− 45	...	− 17	+ 564	4¾	3½
18	Epping	Epping ...	1874	36	24 8	38	43¼	7¼	36	3¾	...	− 25	...	− 50	+ 504	3¼	3
	(*a*) The Eighteen Lodges			920	24 8	44¼	45½	8¼	38	5¼	...	...	...	− 29	+ 333	3	3 to 5
	(*b*) The Grand Lodge			920	6 0	44¼	45½	8¼	38	5¼	674	+ 9	− 15	...	+ 333	6¾	5½
	(*c*) The whole Society			920	30 8	44¼	45½	8¼	38	5¼	674	+ 9	− 15	− 29	+ 333	4	3 to 5½

No.	Liabilities. Value of Sick Pay.	Liabilities. Value of Sums payable at Death.	Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Assets. Value of Contributions.	Assets. Capital.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.
1	19	20	21	22	23	24	25	26	27	28
	£ *s.* *d.*	£ *s.* *d.*	£ *s.* *d.*	£ *s.* *d.*	£ *s.* *d.*	£ *s.* *d.*	£ *s.* *d.*	£ *s.*	£ *s.*	£ *s.*
1	817 4 10	...	...	817 4 10	341 18 8	424 2 0	51 4 2	2 9	− 16 6	18 15
2	3,173 19 2	...	...	3,173 19 2	1,797 3 11	1,302 9 0	74 6 3	0 19	− 22 15	23 14
3	3,804 17 10	...	...	3,804 17 10	1,928 18 7	1,610 17 7	265 1 8	2 2	− 15 9	17 11
4	1,699 5 7	...	...	1,699 5 7	1,022 7 2	613 16 7	63 1 10	1 11	− 24 19	26 10
5	3,068 1 0	...	...	3,068 1 0	1,357 6 9	1,580 11 0	130 3 3	1 5	− 13 4	14 9
6	1,673 15 7	...	...	1,673 15 7	828 15 9	747 19 10	97 0 0	1 12	− 13 16	15 8
7	2,820 1 7	...	...	2,820 1 7	1,267 3 3	1,242 16 2	310 2 2	3 11	− 14 12	18 3
8	1,121 10 7	...	...	1,121 10 7	512 12 2	443 16 0	165 2 5	6 7	− 19 14	26 1
9	1,860 9 10	...	...	1,860 9 10	597 5 3	995 6 7	267 18 0	4 14	− 10 10	15 4
10	2,302 3 7	...	...	2,302 3 7	1,238 9 2	976 11 0	87 3 5	1 11	− 21 15	23 6
11	512 18 7	...	...	512 18 7	131 4 5	146 5 2	235 9 0	21 8	− 11 19	33 7
12	3,018 10 5	...	...	3,018 10 5	1,585 4 5	1,311 9 5	121 16 7	1 11	− 20 1	21 12
13	1,297 1 5	...	...	1,297 1 5	482 4 10	534 19 10	279 16 9	8 15	− 15 1	23 16
14	994 16 7	...	...	994 16 7	485 5 6	447 11 5	61 19 8	2 12	− 20 4	22 16
15	1,051 7 2	...	...	1,051 7 2	355 16 3	556 17 7	138 13 4	5 3	− 13 4	18 7
16	1,348 11 3	...	...	1,348 11 3	584 7 2	664 2 5	100 1 8	2 17	− 16 14	19 11
17	772 15 2	...	...	772 15 2	297 19 3	355 16 10	118 19 1	5 19	− 14 18	20 17
18	1,338 11 3	...	...	1,338 11 3	473 0 2	640 19 5	224 11 8	6 5	− 13 3	19 8
(*a*)	32,676 1 5	...	...	32,676 1 5	15,287 2 8	14,596 7 10	2,792 10 11	3 1	− 16 12	19 13
(*b*)	...	8,322 11 7	...	8,322 11 7	4,499 19 2	2,976 11 10	846 0 7	0 18	− 4 18	5 16
(*c*)	32,676 1 5	8,322 11 7	...	40,998 13 0	19,787 1 10	17,572 19 8	3,638 11 6	3 19	− 21 10	25 9

NOTES.—*Extracts from the Report on each Lodge* :—

Lodge No. 1.—No interest was received during the five years. Little or no progress, either numerically or financially, has been made during the quinquennium; to realize the valuation figures, not less than 3 per cent. interest must be obtained in the future on the total Sick Fund, and conserved.

No. 2.—The only interest received was 3·1 per cent. in 1880. By the excess of expenditure over income, the Sick and Funeral Fund has been reduced from £266 at the end of 1877 to £74 at the end of 1882, the capital per member being less than any Lodge in the Order. The same fund has during the period been improperly debited with £4 3s., under the head of "Hospital donation," "Transfer of mortgage," and "Sundries"; during 1878–80, £37 should have been received as interest, according to the Secretary's statement of investments; the sum credited during the quinquennium was £7 only in the year 1880; during six months of 1882, in consequence of the smallness of the capital, the sick members received only 1s. 3d. per week sick pay—that is, in effect, they paid no contributions and received no sick pay.

No. 3.—The rates of interest in 1878, '79, '80, '81, '82 were 7·1, 5·2, 5·6, 6·1, 5·8. Notwithstanding the amount of interest received, the Sick and Funeral Fund was reduced during the last four years of the quinquennium from £283 to £265.

No. 4.—No interest was received during the five years. The Sick and Funeral Fund has experienced considerable fluctuations during the quinquennium; at the beginning of 1878, '79, '80, it stood at £7 8s., £7 4s., and £11 12s.; at the end of 1880, '81, '82, it stood at £61 4s., £16 4s., and £63 2s. respectively; in 1882, the sum of £2, "donations to two members," was improperly paid from the Sick and Funeral Fund.

NOTES.—*Extracts from the Report on each Lodge* (continued):—

No. 5.—The rates of interest were 12·5, 13·7, 11·5, 6·8, 0. The sum of £10 8s. was improperly debited to the Sick and Funeral Fund as "interest on overdraft," "warden's expenses," &c.; the interest arising from the investment of the Medical and Management Fund during the four years 1878–81 was wisely credited to the Sick and Funeral Fund, which explains the high rate of interest given above.

No. 6.—The rates of interest were 6·1, 5·6, 6·1, 7·9, 4·1. The funds have been regularly, closely, and profitably invested during the quinquennium.

No. 7 —The rates of interest were 5·9, 6·2, 7·6, 6, ·8. During 1882, the interest received from investments was so divided between the Sick and Funeral Fund and the Medical and Management Fund that the former received at the rate of only ¾ per cent. and the latter at the rate of 9¾ per cent.

No. 8.—The rates of interest were 0, 3·8, 3·5, 2·4, 1·5. The sum of £80, out of a total of £134, was stated by the secretary to be invested at 6 per cent. in the year 1878, but the resulting interest does not appear to have been received.

No. 9.—The rates of interest were 0, 0, ·9, 4·4, 1 8. During the three years, 1878–80, the sum of £14 8s., the interest arising from the investment of the Sick and Funeral Fund, was misappropriated to the Medical and Management Fund; the interest credited in 1882 was also extremely low.

No. 10.—The rates of interest were 3·8, 3·1, 2·3, 3·2, 3·3. The sums to the credit of the Sick and Funeral Fund, at the beginning and end of the quinquennium, were £87 6s. and £87 3s.; to the credit of the Medical and Management Fund, £105 and £90 respectively; and the interest received during the period was equally divided between the funds.

No. 11.—The only interest received was 1·4 per cent. in 1879. The Medical and Management Fund owed the Sick and Funeral Fund £28 12s. at the end of 1882; some portion of the Sick and Funeral Fund appears to have been invested in a "hall" during the quinquennium, whence no return was derived. The average age of the members has increased ten years during the period, from 48¼ to 58½ years, and was higher than the average of the Society by thirteen years at the end of 1882.

No. 12.—The rates of interest were 2·8, 3, 4·6, 3·7, 2·5. The Sick and Funeral Fund was reduced during 1881 by excessive sickness expenditure from £211 to £118.

No. 13.—The rates of interest were 1·7, 4·5, 3·9, 3·9, 3·2.

No. 14.—The only rates of interest were 3·2 in 1880, and 4·5 in 1882. Out of the sum of £25, received as interest during the quinquennium, £18 was misappropriated to the Medical and Management Fund; the Sick and Funeral Fund was reduced during the same period from £99 to £62.

No. 15.—No interest was received during the five years. The whole of the interest received during the quinquennium was misappropriated to the Medical and Management Fund.

No. 16.—The only rates of interest were 7·7 in 1880, and 3·9 in 1882. The interest received during the quinquennium was £21 12s., whereof £12 12s., an undue proportion, was appropriated to the Medical and Management Fund.

No. 17.—The rates of interest were 5·9, 5·7, 3·1, 7·1, 2·1

No. 18 —The rates of interest were 2·1, 5·8, 4·4, 3·1, 1·1. In 1878, the sum of £4 4s. 4d. of the interest was misappropriated to the Medical and Management Fund; in 1882, the interest credited was £2 10s. 4d. The sum which should have been received, according to the secretary's statement of investments, was £9 4s. 6d.

The Eighteen Lodges taken together.—The rates of interest were 2·6, 3·4, 4, 3·3, 2.

The Grand Lodge.—The rates of interest were 6·2, 7·2, 10·4, 4·7, 6·3. The provision made for the future management and incidental expenses is 1s. per member per quarter payable from the Incidental Fund of each Lodge, fines, assessments, profit on sale of goods, interest, dividends. The past experience of the Society shows that this is adequate. Between the end of 1880 and 1882, the Funeral Fund was reduced from £1,077 to £846; in the year 1880, it was increased by the sum of £498 18s. 1d. "transferred from the Hospital Fund," and by £100 10s. 8d. "transferred from the Relief Fund," under the provisions of Laws Nos. 37 and 38, as amended in that year. The Funeral Fund has been regularly, closely, and profitably invested during the quinquennium.

Signature of Valuer	...	E. F. OWEN.
Address	...	Department of the Government Statist.
Calling or Profession	...	Actuary.
Date	...	13th August, 1884.

ADDENDUM TO THE REPORT OF THE ACTUARY ON THE CONDITION OF THE ORDER OF ST. ANDREW, AS AT THE 31ST DECEMBER, 1882.

This Society is stated in the 1st General Law to be formed "for the purpose of the raising by the voluntary subscriptions of the members, with the aid of donations, of funds for the relief, maintenance, and endowment of sick members, the relief of the widows and orphans of deceased members, for the medical and surgical care of sick and hurt members and their wives and children under the age of eighteen years, for the burial of dead members, and of the deceased wives of members."

2. The weekly sums allowed to members when incapacitated by illness or injury from following their usual occupations are 20s., 12s. 6d , and 6s. for the first, second, and subsequent six months' sickness; the sums paid at death are £20 in the case of the member, £10 in that of the wife.

3. The contributions payable to secure the benefits are as under :—

	Initiation Fee.		Contribution.		
Age.	Sick and Funeral Fund.	Medical and Management Fund.	Sick Fund.	Funeral Fund.	Medical and Management Fund.
	s.	*s.*	*s. d.*	*s. d.*	*s. d.*
16–20	9	6	24 8	6 0	30 0
20–25	12	9			
25–30	18	12			
30–35	24	16			
35–38	30	20			
38–42	48	32			
42–45	60	40			

Members, if admitted over the age of 45, pay as entrance fee £5, together with the back subscriptions to the Sick and Funeral Fund from the age of 45. Candidates joining a new Lodge within four weeks of its opening pay from one-

half to two-thirds the above entrance fees. The sum of £2 is paid on the registration of a second wife. "And a Lodge receiving a clearance from any member of another Lodge shall charge the said member as follows:—

Age.	s.	d.	Age.	s.	d.
18–30	2	6	40–45	10	0
30–35	5	0	45–50	12	6
35–40	7	6	Over 50	15	0

Such fees to go to the Incidental Fund." The acceptance of a clearance is optional with a Lodge, and is subject to the approval of the medical officer.

4. The General Laws referring to contributions and benefits are Grand Lodge Rules No. 36, Rules of Branch Lodges Nos. 28, 29, 31, 31A, 32, 35, 41, 48.

5. Out of the sum of 30s. 8d., the annual contribution applicable to sick and funeral purposes, 24s. 8d., is retained by the Lodge to meet the cost of sickness, and 6s. forwarded quarterly to the Grand Lodge Funeral Fund to provide for the death claims; it will be proper, therefore, to value the sickness claims in the Lodges, and the funeral claims in the Grand Lodge treated as a distinct branch, comprising the entire membership.

6. In the valuation of the Sick Funds of the Lodges taken together it is shown that the value of the probable future claims is £32,676; and the value of the future contributions £14,596: the *net* liability, being the difference between these two amounts, is therefore £18,080, and is the sum which should have been in possession of the Lodges had their position been in all respects sound; the capital, however, is but £2,793, and the assets fall short of the liabilities by no less a sum than £15,287, which is equal to a deficiency of £16 12s. per member. The value of members' payments is equivalent to 8s. 11¼d. in every £1 of the liabilities, the capital to 1s. 8½d. in the £1; and the total assets are consequently sufficient to discharge only 10s. 7¾d. out of each £1 of the obligations, leaving a deficiency of 9s. 4¼d. in the £1.

7. In the Grand Lodge Funeral Fund the value of the future quarterly payments of the Lodges thereto is £2,977, and the capital being £846, the total assets are equal to £3,823, which is exceeded by the value of the future death claims, £8,323, by £4,500, or by £4 18s. per member. The ratio of the value of the contributions to the liabilities is that of 7s. 2d. to 20s., and the capital that of 2s. 6¼d.; the assets are therefore equivalent to only 9s. 2¼d. in the £1 of the liabilities, making the deficiency in this case equal to 10s. 9¾d. in the £1.

8. In the Society as a whole the present sum, which is equivalent to the future expenditure for both sick pay and funeral donations, is £40,999, and the present value of the income from members' payments is £17,573; the *net* liability is therefore £23,426, and the capital being £3,639 only the aggregate deficiency is £19,787, equal to no less than £21 10s. per member. The value of the contributions is equivalent to 8s. 7d. in the £1 of the liabilities, the capital to 1s. 9d. in the £1, and the assets therefore to 10s. 4d. in the £1; there being thus a deficiency to the extent of 9s. 8d. in every £1 of the liabilities.

9. Had the quantities derived directly from the Valuation Tables been employed without having been subjected to the adjustment necessary to make them accord with the society's own quinquennial experience the resulting deficiency would have been still greater and the valuation balance-sheet would have taken the following form:—

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d
Value of claims, unadjusted	43,473	15	10	Capital	3,638	11	6
				Value of contributions, unadjusted	18,933	18	9
				Deficiency	20,901	5	7
	£43,473	15	10		£43,473	15	10

The deficiency shown under these circumstances is £20,901, equal to £22 14s. per member.

10. The average age of the members at the end of 1882 was 45⅓, and their average duration of membership 8¼ years; their age, one with another, at admission was, therefore, 37¼ years, which is an abnormally high average. This implies that as many persons joined above as below the age of 37, or, to speak with greater precision, that the aggregate number of years in excess of 37 lived by the older members initiated was equal to the aggregate number of years by which the younger members came short of 37. A member admitted at this comparatively advanced age would secure the assurance benefits of the Society by the payment of 30s. at entrance, and 30s. 8d. a year or 7$\frac{1}{13}$d. a week afterwards. This payment is totally inadequate. I may also point out that the liability imposed on the funds by members joining at any given number of years above the mean age is greater than the liability at that age in a much greater ratio than the liability in respect to persons admitted the same number of years below that age is less than the same liability. The sickness experienced by 100 members in one year, for example, at the ages 29, 37, and 45, was 84, 106, and 149 weeks respectively, according to Ratcliffe's Sickness Table of 1866–70 (see Fifth Annual Report of the Government Statist on Friendly Societies, page ciii), that is, the annual sickness at eight years older is greater than that at the mean age of admission by 43 weeks, while the sickness at eight years younger is less than that at the mean age by only 22 weeks.

11. From the establishment of the Society in 1870 until 1880 the contribution of each member to the Sick Fund was 22s. per annum and to the Funeral Fund 4s., equivalent to 5$\frac{1}{13}$d. and $\frac{12}{13}$d. per week respectively, but by the amendment of rules then registered the sum of 4s. 8d. per year previously assigned to the "Emergency Fund" under Rule No. 33 was directed to be paid to the Sick and Funeral Fund of each Lodge, whereof 2s. was to go to the Grand Lodge Funeral Fund (increasing the above-mentioned weekly contributions to 5$\frac{9}{13}$d. and 1$\frac{5}{13}$d.), and the sum to the credit of each Lodge in the possession of the Grand Lodge under the head of the "Hospital Fund, for the maintenance in hospital of infirm and aged members," was refunded thereto and carried to the credit of the Incidental Fund, the balance being credited to the Grand Lodge Funeral Fund. The "Relief Fund" was equally divided between the Grand Lodge Funeral and Management Funds, the sum paid into the Funeral Fund from both the "Hospital Fund" and "Relief Fund" being £599 8s. 9d. altogether.

12. The law defining the powers of the Grand Lodge (No. 3) provides that "the Grand Lodge shall at the expiration of three years after the due registration of these laws (August, 1874), and thereafter at intervals of not more than five years, cause an investigation to be made of the existing assets and liabilities, and of the contingent resources of and demands upon the funds of the Society. And the General Assembly may reduce or increase the benefits, or reduce or increase the contributions of members, as such investigation may prove to be necessary for the welfare of the Society, subject to the approval of the Actuary appointed under the Friendly Societies Act." It is to

be regretted that this law was not acted upon; the members would have then come to a knowledge of the inadequacy of the rates of contribution at a period in the history of the Society when it would have been comparatively easy to apply the necessary remedies.

13. The funds of the Grand Lodge have been well invested during the quinquennium, so also have those of the "Hotham," "Argyle," and "Prahran" Lodges; fair interest returns have been obtained by the "Carlton" and "Kara Kara" Lodges; less than 3 per cent. has been realized by the following Lodges, "Marong," "Whittlesea" (both 2¼ per cent.), "St. Kilda" (2½ per cent.), "Blanche" (1¼ per cent.), "Emerald Hill" (¾ per cent.), and "Kilmore" (¼ per cent.) No interest whatever was secured by the "Melbourne," "Richmond," and "Oakleigh" Lodges. It is to be distinctly understood that the position of these latter Lodges in the valuation depends on their realizing not less than 3 per cent. on their total funds in the future, and that, in respect to all the Lodges, the interest assumed in the calculations will be always fully maintained.

14. Had the contributions been always adequate to provide the promised benefits and had the affairs of the whole Society been properly administered from its establishment, the value of such contributions and the capital at the end of 1882 would, together, have been greater by £19,787—that is, they would have been equal to the liability, £40,999. To place the Society in a sound financial position in the present state of the funds, the contributions applicable to sick and funeral purposes require to be raised from 30s. 8d. per annum per member to 65s. 2d., or from 7$\frac{1}{13}$d. per week to 15d. In other words, the payments to provide the allowances in sickness and at death should be made higher than the sum now paid for all purposes. The deficiency would also be made to disappear by reducing the benefits of the present members all round by 48 per cent., or by nearly one-half; in other words, the benefits which the present members are entitled to receive are—£10 6s. 10d. and £5 3s. 5d. funeral donations, and 10s. 4d., 6s. 5½d., and 3s. 1¼d. weekly allowance in sickness.

15. The quinquennial numerical balance-sheet is as under, wherein the unfinancial members are included:—

Number of members at end of 1877 ...	...	...	1,035
Joined during 1878–82 by initiation ...	332		
" " " clearance ...	30		
		362	
Total ...	...	1,397	
Left during 1878–82 by death ...	85		
" " " clearance ...	22		
" " " arrears ...	333		
		440	
Number of members at end of 1882 ...	...	957	

With regard to the future numerical progress of the Society, I am under the necessity of pointing out that no more members should be initiated at the present low rates of contributions; such members' payments should be adequately raised, and the proceeds reserved for their sole benefit.

16. The receipts and disbursements for sick pay and funeral donations during the five years are here given:—

	The Lodges.	The Grand Lodge.	The Society.
	£ s. d.	£ s. d.	£ s. d.
Balance at end of 1877	2,250 18 6	464 0 11	2,714 19 5
Receipts, 1878–82	6,146 9 9	2,394 5 6	8,540 15 3
Total	8,397 8 3	2,858 6 5	11,255 14 8
Expenditure, 1878–82	5,604 17 7	2,012 5 10	7,617 3 5
Balance at end of 1882	2,792 10 8	846 0 7	3,638 11 3

17. The balance-sheet during the same period of the Medical and Management Fund in the Lodges, and of the Management Fund in the central body, is as follows:—

	The Lodges.	The Grand Lodge.	The Society.
	£ s. d.	£ s. d.	£ s. d.
Balance at end of 1877	935 4 4	31 1 4	966 5 8
Receipts, 1878–82	8,597 16 7	1,395 2 3	9,992 18 10
Total	9,533 0 11	1,426 3 7	10,959 4 6
Expenditure, 1878–82	8,852 6 7	1,349 8 0	10,201 14 7
Balance at end of 1882	680 14 4	76 15 7	757 9 11

The members will doubtless see on consideration that there is nothing in the character of the Medical and Management Fund which makes it proper that graduated initiation and clearance fees should be paid thereto as is done in this Society.

18. I have purposely refrained from dwelling upon points of a general character in connexion with this investigation, in order not to draw away the attention of the members from the extremely critical position of the Sick and Funeral Funds. Steps should be taken with as little delay as possible to adjust the inequality which is seen to exist between the assurance benefits and the contributions applicable thereto, either by increasing the latter or by reducing the former, in accordance with Law No. 33, or by so modifying both as will cause them to bear such a relation to each other as will ensure that the benefits given do not exceed, as they do at present, the payments made therefor.

EVAN F. OWEN,
Actuary for Friendly Societies.

Department of the Government Statist,
13th August, 1884.

THE VALUATION OF THE PROTESTANT ALLIANCE FRIENDLY SOCIETY OF AUSTRALASIA IN VICTORIA.

Letter from the Government Statist to the Grand Secretary, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 25th August, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of the Protestant Alliance Friendly Society, together with an abstract of the results of his valuation, as at the 31st December, 1882, in accordance with the Friendly Societies Act 1877.

2. I regret to perceive that the accumulated funds and prospective contributions of the members are insufficient to sustain the probable future outgo for sick and funeral purposes. I would suggest that this important matter should receive immediate attention at the hands of the authorities of the Society.

I have, &c.,
H. H. HAYTER,
Government Statist.

J. J. Crompton, Esq., G.S., P.A.F.S.,
Protestant Hall, Melbourne.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Protestant Alliance Friendly Society, as at the 31st December, 1882.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 30,225 0 0	..	..	..	17,596 3 0		
During second six months' sickness, at 10s. per week	..		..	..	..	1,693 17 2		
After second six months' sickness, at 5s. per week	775	..	1,085 0 0	19,000 6 5	17,449 9 0	2,154 3 10	23,684 18 7	
Permanent allowances after the 70th year of 1s. 8d. per week, taken as equivalent to future sick claims	..	..	..	..	..	4,093 18 5		
Sums payable at death of members, at £20 ..	..	(*a*) 15,500 0 0	..	..	..	6,755 7 7	7,029 8 5	
" " " wives, at £10 ..	381	3,810 0 0	..	..	..	1,112 0 10		
" " " widows, at £10 ..	9	90 0 0	1 16 0	24 15 7	24 15 7	41 0 2	41 0 2	
" " " probable future registered wives	..	..	..	..	..	..	520 19 9	
" " " " future widows	..	..	..	..	..	..	203 0 0	
Total	1,165	49,625 0 0	1,086 16 0	19,025 2 0	17,474 4 7	33,446 11 0	31,479 6 11	14,005 2 4

VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of benefits assured to members and wives, as per Summary...	30,714 7 0	Capital, as per secretaries' returns	2,253 1 9
Value of sums payable at death of widows ...	41 0 2	Grand Council Funeral Fund	1,371 10 8
Value of sums payable at death of probable future registered wives	520 19 9	Value of members' future contributions ...	17,449 9 0
Value of sums payable at death of probable future widows	203 0 0	Value of widows' future contributions ...	24 15 7
Value of funeral dues payable to central body	7,029 8 5	Value of sums at death payable by central body	7,029 8 5
		Deficiency	10,380 9 11
	£38,508 15 4		£38,508 15 4

REPORT OF THE ACTUARY.

EXPLANATION OF THE PRINCIPLES UPON WHICH THE VALUATION HAS BEEN MADE, AND OBSERVATIONS ON THE CONDITION OF THE SOCIETY.

1. The ratio per cent. of the amount of interest derived from the portion of the Sick and Funeral Fund invested to the whole of that fund during each and all of the five preceding years was—In 1878, 3·1; 1879, 3·2; 1880, 3·9; 1881, 3·8; 1882, 3·8; 1878–82, 3·6.

2. The rates of interest used in the construction of the Valuation Tables were 3, 4, 4½, 5 per cent. (See Summary of the Lodges.)

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been less by 14 per cent., the mortality of wives less by 35 per cent., the sickness greater by 2 per cent., the withdrawals greater by 235 per cent. than the English M.U. rates.

5. To adapt such tables to the special circumstances of each lodge, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1878–82 with that of the M.U. in England in 1866–70.

6. The value of the liabilities of each lodge, on account of the probable sickness after 70, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of 1s. 8d. per week for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The reduced sick allowances, payable during continued disablement, have been treated as shown in the above Abstract.

8. The values of the prospective income and outgo, on account of members more than 14 weeks in arrears, have been excluded from the valuation.

9. (*a*) The provision made in the several lodges for the future medical management and incidental expenses is half the initiation fees (24s.) per member per year, honorary members' payments (being 5s. on admission and 1s. per quarter), levies, fines, profit from sale of goods. (*b*) The past experience of the Society shows that this is adequate.

10. (*a*) The deficiency shown I believe to be due to inadequate contributions and deficient capital. (*b*) In order to place the Society in a sound financial position, I recommend that the contributions payable by the members present and future to the Sick and Funeral Fund be made commensurate at the age of admission with the liability then imposed thereon, and that so much of the deficiency as is due to the inadequacy of the past payments be made good by an equitably adjusted levy, payable by the present members.

11. The following points also call for remark:—The receipts in the Management Fund of the Grand Lodge during the quinquennium were £1,479, and the expenditure £1,164, reducing the balance from −£367 (debit) in the beginning of 1878 to −£51 11s. (debit) at the end of 1882. In 1878 the sum of £99 6s. 7d., "Loss by late Secretary," was debited to the Grand Council Funeral Fund; and in 1879 the sum of £120, "Refund from late Secretary," was credited to the Management Fund. The above-mentioned indebtedness of the Management Fund to the Funeral Fund has adversely affected the productiveness of the funds under the control of the Grand Council. The rates of interest realized on the whole of the Grand Council Funeral Fund during the five years 1878–82 were $3\frac{1}{4}$, $2\frac{1}{4}$, 4, $4\frac{1}{2}$, and $5\frac{3}{4}$ per cent., being a little over 4 per cent. on the average.

SUMMARY of the Valuation of the Protestant Alliance Friendly Society, as at the 31st December, 1882.

No.	Branch.	Where Situated.	When Established.	No. of Members.	Average Annual Contribution per Member.	Average Age. 1 January, 1878.	Average Age. 31 December, 1882.	Average Duration of Membership.	Members withdrawing. Average Age.	Members withdrawing. Average Duration of Membership.	No. of Wives.	Experience 1878–82, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866–70. Mortality. Members.	Mortality. Wives.	Sickness.	Withdrawals.	Interest. Realized '78-'82.	Interest. Assumed in future.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
					s. d.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.		%	%	%	%	%	%
1	Perseverance	Melbourne	1868	54	28 0	37	37	7	$33\frac{1}{4}$	$2\frac{3}{4}$	24	−68	+90	+32	+230	$1\frac{1}{2}$	3
2	Cosmopolitan	Port Melbourne ..	1871	16	28 0	$34\frac{1}{2}$	39	$7\frac{1}{4}$	32	$4\frac{3}{4}$	10	−25	+90	+57	+404	0	3
3	Corio	Geelong	1870	60	28 0	$31\frac{3}{4}$	33	$4\frac{1}{2}$	$26\frac{3}{4}$	3	21	..	..	−39	+159	3	3
4	Ballarat British ..	Ballarat	1871	79	28 0	$41\frac{3}{4}$	$46\frac{3}{4}$	$10\frac{1}{2}$	41	$7\frac{3}{4}$	63	+19	−64	− 2	+127	$6\frac{1}{4}$	5
5	Clunes	Clunes	1871	44	28 0	$40\frac{1}{2}$	45	6	41	4	42	+27	..	+51	+426	0	3
6	Prahran	Prahran	1871	65	28 0	$34\frac{3}{4}$	$34\frac{1}{2}$	$6\frac{1}{2}$	$31\frac{1}{4}$	$3\frac{3}{4}$	27	−11	−50	+ 4	+148	2	3
7	Buninyong United ..	Buninyong	1871	14	28 0	$43\frac{1}{2}$	$49\frac{1}{2}$	$11\frac{1}{2}$	$44\frac{1}{2}$	$7\frac{3}{4}$	11	−26	+86	−17	+321	3	3
8	Daylesford	Daylesford	1872	9	28 0	42	48	$10\frac{1}{2}$	$40\frac{3}{4}$	$6\frac{3}{4}$	7	+23	+190	+244	+720	0	3
9	Emerald Hill	South Melbourne ..	1872	57	28 0	$30\frac{1}{2}$	$32\frac{1}{4}$	$3\frac{3}{4}$	$29\frac{1}{4}$	$2\frac{1}{2}$	30	−13	−14	−48	+350	3	3
10	Hope	Maryborough ..	1872	33	28 0	$42\frac{1}{4}$	$46\frac{3}{4}$	$7\frac{1}{4}$	$33\frac{3}{4}$	$4\frac{1}{4}$	25	+65	..	− 3	+339	0	3
11	Standard	Ballarat	1872	41	28 0	$35\frac{1}{4}$	$41\frac{1}{2}$	8	$29\frac{3}{4}$	4	31	−31	−16	+36	+232	$4\frac{3}{4}$	4
12	Duke of Richmond ..	South Richmond ..	1873	59	28 0	33	$33\frac{1}{4}$	$4\frac{1}{2}$	$30\frac{1}{2}$	3	23	− 7	−17	−40	+181	$1\frac{1}{4}$	3
13	Blue	Koroit	1873	11	28 0	$29\frac{3}{4}$	$35\frac{3}{4}$	$8\frac{1}{4}$	30	$5\frac{1}{4}$	8	..	..	−50	− 61	$1\frac{1}{4}$	3
14	Pleasant Creek ..	Stawell	1873	17	28 0	33	$43\frac{1}{2}$	$6\frac{1}{2}$	$30\frac{1}{2}$	$4\frac{3}{4}$	4	+60	..	−56	+385	0	3
15	Gippsland	Sale	1873	13	28 0	$33\frac{3}{4}$	$35\frac{1}{2}$	6	$31\frac{1}{2}$	$3\frac{3}{4}$	4	..	..	−46	+711	$4\frac{3}{4}$	4
16	Warrnambool British ..	Warrnambool	1874	31	28 0	30	$33\frac{1}{4}$	6	$33\frac{1}{2}$	$4\frac{1}{4}$	14	−52	..	−26	+267	$5\frac{1}{2}$	$4\frac{1}{2}$
17	Cheltenham	Cheltenham	1880	80	28 0	1881 $24\frac{1}{2}$	$25\frac{3}{4}$	$1\frac{1}{2}$	$23\frac{1}{4}$	$\frac{1}{2}$	18	− 7	..	−28	− 27	0	3
18	South Yarra	South Yarra	1881	46	28 0	1882 20	$20\frac{1}{2}$	1	..	..	1	..	..	..	..	0	3
19	Pride of Brunswick ..	Brunswick and Coburg ..	1882	25	28 0	..	32	$\frac{1}{2}$	..	..	15	..	..	..	..	0	3
20	Footscray	Footscray	1882	8	28 0	..	29	$\frac{1}{2}$	..	..	3	..	..	..	..	0	3
21	Governor Walker ..	Collingwood	1881	13	28 0	1882 23	$24\frac{3}{4}$	$1\frac{1}{4}$	..	..	..	..	..	..	..	0	3
			(*a*)	Contingent Widows		..	..	..	..	..	..	..	..	..	..	..	..
	(*b*) The whole Society			775	28 0	$36\frac{1}{4}$	$35\frac{1}{2}$	$5\frac{1}{2}$	$32\frac{1}{2}$	4	381	−14	−35	+ 2	+235	$3\frac{1}{2}$	3 to 5

No.	Liabilities. Value of Benefits.	Liabilities. Value of Funeral Dues payable to Grand Council.	Liabilities. Value of Sums payable at Death of Widows and Future Registered Wives.	Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Assets. Value of Members' Contributions.	Assets. Value of Sums at Death payable by Grand Council.	Assets. Proportionate Claim to Funeral Fund of Grand Council.	Assets. Value of Widows' Contributions.	Assets. Capital.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.
1	19	20	21	22	23	24	25	26	27	28	29	30	31	32
	£ s. d.	£ s. d.	£ s. d.	£	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s.	£ s.	£ s.
1	2,417 17 10	489 15 10	40 0 0	..	2,947 13 8	1,125 14 10	1,200 18 10	507 16 0	95 11 3	..	17 12 9	0 7	−20 17	21 4
2	767 6 4	145 2 6	5 6 10	..	917 15 8	229 3 2	382 13 7	188 18 2	28 6 4	..	88 14 5	5 11	−14 6	19 17
3	2,131 8 3	544 4 3	54 14 10	..	2,730 7 4	593 8 7	1,391 12 5	456 3 5	106 3 8	..	182 19 3	3 1	− 9 18	12 19
4	3,018 14 3	716 11 0	9 0 10	..	3,744 6 1	1,274 6 11	1,261 11 0	753 2 10	139 16 2	5 10 10	309 18 4	3 18	−16 3	20 1
5	2,182 0 5	399 1 10	..	..	2,581 2 3	1,077 14 0	850 18 9	563 13 10	77 17 4	..	10 18 4	0 5	−24 10	24 15
6	2,596 7 5	589 11 3	60 8 5	..	3,246 7 1	949 19 9	1,493 18 2	598 9 7	115 0 8	2 0 0	86 18 11	1 7	−14 12	15 19
7	767 6 2	126 19 8	4 19 7	..	899 5 5	306 19 10	275 3 5	199 16 2	24 15 6	2 10 10	89 19 8	6 9	−21 19	28 8
8	487 12 9	81 12 8	..	..	569 5 5	226 17 2	182 13 2	125 16 2	15 18 7	..	18 0 4	2 0	−25 4	27 4
9	1,879 5 10	517 0 0	30 6 5	..	2,426 12 3	471 16 5	1,163 2 0	431 14 0	100 17 6	3 5 2	255 17 2	4 10	− 8 6	12 16
10	1,486 10 5	299 6 4	4 11 0	..	1,790 7 9	647 9 2	652 7 10	351 7 7	58 8 0	2 15 2	78 0 0	2 7	−19 12	21 19
11	1,639 6 10	371 17 7	..	..	2,011 4 5	691 1 0	742 11 5	380 13 0	72 11 2	..	124 7 10	3 1	−16 17	19 18
12	1,995 0 2	535 2 11	56 5 0	..	2,586 8 1	610 10 11	1,292 13 2	451 0 0	104 8 3	2 18 2	124 17 7	2 2	−10 7	12 9
13	508 11 0	99 15 5	..	..	608 6 5	87 19 4	277 10 7	125 16 0	19 9 4	..	97 11 2	8 17	− 8 0	16 17
14	834 18 7	154 3 11	22 14 0	..	1,011 16 6	288 5 7	379 1 5	190 3 5	30 1 9	2 16 2	121 8 2	7 3	−16 19	24 2
15	483 19 10	117 18 3	17 14 0	..	619 12 1	36 0 3	288 11 10	107 16 3	23 0 1	2 19 3	161 4 5	12 8	− 2 15	15 3
16	889 7 2	281 3 6	17 9 7	..	1,188 0 3	80 15 6	595 1 5	188 11 5	54 17 3	..	268 14 8	8 13	− 2 12	11 5
17	3,093 6 2	725 12 4	103 2 10	..	3,922 1 4	676 3 8	2,329 1 0	658 9 7	141 11 7	..	116 15 6	1 9	− 8 9	9 18
18	1,638 2 5	417 4 7	87 5 7	..	2,142 12 7	273 9 8	1,413 1 5	322 14 7	81 8 2	..	51 18 9	1 3	− 5 19	7 2
19	1,082 5 0	226 15 1	7 1 0	..	1,316 1 1	306 6 10	671 19 7	256 14 10	44 4 10	..	36 15 0	1 9	−12 5	13 14
20	327 19 10	72 11 3	10 0 0	..	410 11 1	91 0 7	221 9 5	73 8 5	14 3 2	..	10 9 6	1 6	−11 8	12 14
21	487 0 4	117 18 3	31 0 0	..	635 18 7	132 6 9	383 8 7	97 3 2	23 0 1	...	..	..	−10 4	10 4
(*a*)	..	..	203 0 0	..	203 0 0	203 0 0								
(*b*)	30,714 7 0	7,029 8 5	764 19 11	..	38,508 15 4	10,380 9 11	17,449 9 0	7,029 8 5	1,371 10 8	24 15 7	2,253 1 9	2 18	−13 8	16 6

NOTES.—*Extracts from the Report on each Lodge* :—

Lodge No. 1.—The only interest received was 4·6 per cent. in 1881. The Sick and Funeral Fund owed £8 8s. to the Medical and Management Fund at the beginning of the quinquennium when £19 was received from the "Grand Lodge Contingent Relief Fund" which appears to have been all, or nearly all, repaid; in 1879 the former fund was debited with £5 17s. as "deficiency of late secretary"; during 1881–2, the Sick and Funeral Fund expenditure exceeded the income; at the end of the 10th year of the branch's existence, 1877, the Sick and Funeral Fund capital was reduced to a debt of 3s. per member; it then improved, but at the end of the 15th year, 1882, it was reduced to 7s. per member.

No. 2.—No interest was received during the quinquennium. The Sick and Funeral Fund decreased during the five years from £99 11s. to £88 14s.; the Medical and Management Fund was indebted to the Sick and Funeral Fund about £51 on the average during the same period; the sum so owing at the end of 1882 being £59 8s., and the *total* funds to the credit of the Lodge being £29 6s.

No. 3.—The rates of interest in 1878, '79, '80, '81, '82 were 3·9, 2·9, 3·1, 4·2, 2·1.

No. 4.—The rates of interest were 5, 6·5, 6·3, 7·4, 6. The whole of the interest arising from the investments of the Sick and Funeral Fund and of the Medical and Management Fund was wisely credited to the former fund during the quinquennium; during 1878, the Sick and Funeral Fund expenditure exceeded the income.

No. 5.—No interest was received during the five years. The Sick and Funeral Fund was reduced during the four years 1878–81 from £15 18s. to £1 9s., equal to 6d. per member, notwithstanding the receipt of a loan of £20 from "Lodge Relief Contingent Fund" of Grand Lodge; in 1879, £6 of this loan was wisely repaid from the Medical and Management Fund.

No. 6.—The only rates of interest were 2·8 in 1878, and 7·1 in 1879. The Sick and Funeral Fund was reduced during the quinquennium from £100 8s. to £86 19s.; in one year, 1879, the reduction was from £62 to £24.

No. 7.—The rates of interest were 2·2, 3·5, 3·4, 2·7, 2·8. During 1878–9, 1882, the Sick and Funeral Fund expenditure exceeded the income, such fund being reduced from £183 at end of 1877, to £90 at end of 1882; in 1882, a debt owing thereto for several years by the Medical and Management Fund of £53 15s. was written off.

No. 8.—No interest was received during the quinquennium. The Sick and Funeral Fund was reduced during the quinquennium from £33 14s. to 18s., and the Medical and Management Fund increased from a debit balance of £16 1s. to a debit balance of £1 12s.

No. 9.—The rates of interest were 1·9, 3, 3·3, 3·3, 3·5. The Medical and Management Fund increased during the quinquennium from a debit balance of £52 12s. to a credit balance of £16 4s.; in 1880 the same fund was augmented by the sum of £41 10s., "Proceeds of Concert," and £21 14s. in 1882, "Proceeds of Concert and Gift Distribution."

No. 10.—No interest was received during the five years. The Medical and Management Fund decreased during the quinquennium from £1 12s. to – £40 (debit), which was the sum owing to the Sick and Funeral Fund at the end of 1882.

No. 11.—The rates of interest were 3·5, 5·6, 6·6, 4·2, 3·8. The Sick and Funeral Fund was reduced during the quinquennium from £172 to £124.

No. 12.—The only interest received was ·8 in 1882. The Medical and Management Fund increased during the quinquennium from – £26 3s. (debit) to £9 9s.

No. 13.—The only interest received was 6·7 in 1880. The Medical and Management Fund decreased during the quinquennium from – £21 (debit) to – £35 (debit).

No. 14.—No interest was received during the five years. The Medical and Management Fund increased during the quinquennium from – £39 19s. (debit) to – £23 9s. (debit).

No. 15.—The rates of interest were 4·1, 5, 6·3, 5, 3·5. The Medical and Management Fund decreased during the three years 1880–2, from £12 6s. to – £6 16s. (debit), the sum owing to the Sick and Funeral Fund at the end of 1882.

No. 16.—The rates of interest were 6·5, 5·9, 5·6, 5·3, 4·2. The Medical and Management Fund decreased during the quinquennium from – £32 7s. (debit) to – £97 7s. (debit), the sum owing to the Sick and Funeral Fund at the end of 1882; precisely £100, being 54 per cent. of the latter fund, was constantly invested during the period at 10 per cent. interest.

No. 17.—No interest was received during the two years. In 1881 the sum of 16s. 10d. interest was misappropriated to the Medical and Management Fund.

No. 21.—This Lodge commenced the second year of its existence without capital.

Signature of Valuer	...	E. F. OWEN.
Address	...	Department of the Government Statist.
Calling or Profession	...	Actuary.
Date	...	25th August, 1884.

ADDENDUM TO THE REPORT OF THE ACTUARY ON THE CONDITION OF THE PROTESTANT ALLIANCE FRIENDLY SOCIETY, AS AT THE 31ST DECEMBER, 1882.

The objects of this Society are stated in the 3rd General Law (1883) to be "to raise funds by the voluntary subscriptions of the members, and apply the same . . . 1. In defraying the expenses of the burial of members, their wives and widows. 2. In providing members, their wives and families, and other kindred dependent on them for support ('wives, children, step-children, adopted children, and aged parents,' Law No. 131, 1883), with medical assistance and medicines. 3. In paying a sum of money weekly to each member during sickness . . . ."

2. The sick allowances are 20s., 10s., and 5s. per week for the first, second, and subsequent six months' disablement; the funeral donations are £20 upon the death of a member, £10 upon the death of a member's wife or a deceased member's widow.

3. The contributions payable by members to secure these benefits are as follow:—

Age.	Initiation Fee.		Annual Contribution.	
	Sick and Funeral Fund.	Medical and Management Fund.	Sick and Funeral Fund.	Medical and Management Fund.
	s. *d.*	*s.* *d.*	*s.*	*s.*
17–20	5 3	5 3		
20–25	7 6	7 6		
25–30	10 0	10 0		
30–35	12 6	12 6		
36	15 0	15 0		
37	18 9	18 9		
38	22 6	22 6	28	24
39	26 3	26 3		
40	30 0	30 0		
41	45 0	45 0		
42	60 0	60 0		
43	75 0	75 0		
44	90 0	90 0		
45	105 0	105 0		

The sum of 10s. 6d. is payable on the registration of a second wife, and 1s. a quarter afterwards. Such members' widows as determine to continue their claims on the Funeral Fund pay 1s. per quarter.

4. The General Laws (1874) relating to benefits and contributions are Nos. 52, 127, 133, 143, 146, 147, 149, 150, 152, 154, 155.

5. In September, 1883, new laws were registered, making, among others, the following alterations:—The minimum and maximum age of admission to be 16 and 40 years respectively; the only payment made on account of a second wife to be a registration fee of 21s.

6. In this Society the Lodges re-assure their funeral liabilities with the Grand Council Funeral Fund, the Grand Council obtaining the means to discharge the obligations so incurred as they arise quarter by quarter by levies apportioned among the Lodges according to their numerical strength. Under these circumstances no separate valuation can be made of the Funeral Fund, the value of its prospective income being necessarily exactly equal to the value of its future outgo and its balance to credit so much surplus. Each Lodge has been debited with the whole of its liability to its members and their wives, and credited with the sum equal to the funeral liability, under the head of "Value of Sums at Death payable by Grand Council;" the total sum of such funeral claims has been divided among the Lodges in proportion to the number of members therein under the head of "Value of Funeral Dues payable to Grand Council," and each Lodge has also been credited with its proper share of the Grand Council Funeral Fund ascertained in the same manner.

7. There being apparently an error in the number of wives returned by the secretaries, the married men numbering less than half of the whole, I have obtained the net liability in respect to the widows who will probably in the future elect to keep alive their membership by estimate made independently of the number of existing wives.

8. Taking the position of the Society as a whole, exclusive of widows, it is seen that the value of the benefits assured to members and wives is £30,714, to which must be added £521, the value of the claims of the probable future wives of the present members, making the total liability £31,225; the value of members in-payments is £17,449, and the net liability—the difference between these two amounts—is therefore £13,786, and is the sum to which the reserve funds ought to be equal to enable the Society to discharge its obligations. The capital in the Lodges is £2,253, and in the Grand Council £1,372, making together £3,625, which falls short of the net liability by £10,161, being equal to a deficiency of £13 2s. per member.

9. The liabilities are given above as £31,235, and the assets are made up of the value of members' payments, £17,449, which is 11s. 2d. in every £1 of the liabilities, and of the capital, £3,625, equivalent to 2s. 4d. in the £1, making together £21,075, being in the ratio to the liabilities of 13s. 6d. to the £1.

10. The average age of the members at the end of 1882 was 35½ years, which is ¾ of a year younger than at the beginning of the quinquennium, indicating that the place of those persons who have left the society for any cause has been taken by younger men, as may also be seen by an examination of column 10 of the General Summary; the average duration of membership was 5½ years; the present members consequently joined the Society, one with another, at the age of 30. A member initiated at that age pays 12s. 6d. down to the credit of the Sick and Funeral Fund, and 28s. a year, or 6½d. per week, during life and membership. This payment is inadequate.

11. On examination of column 17 of the General Summary it will be noticed that the only Lodges which succeeded in obtaining a fair return from their investments were the "Ballarat British" (6¼ per cent.), "Warrnambool British" (5½ per cent.), "Standard," and "Gippsland" (both 4¾ per cent.). Three Lodges, "Corio," "Buninyong United," and "Emerald Hill," made only 3 per cent. on their total funds. Of the remaining fourteen Lodges the return in four cases was quite insignificant, and ten obtained no interest at all. The Grand Council realized a fair return from the portion of the Funeral Fund which was under investment, but owing to the debt due thereto by the Management Fund this was much less than it would probably have otherwise been.

12. It is evident from the figures given above that the managers of a great many of the branches of this Society possess no adequate conception of the important part which interest plays in securing the prosperity of a society. I therefore commend to their consideration two tables inserted in my observations on the condition of the I.O.O.F. (see Fifth Report of the Government Statist on Friendly Societies, 1882, p. lxviii). The first table illustrates the accumulating power at compound interest of the members' initiation fees, and the second of their periodic contributions. Mr. Charles Hardwick, from whose valuable "Manual for Members of Friendly Societies" these tables have been taken, observes thereon:—"It is thus evident that the regular and judicious investment of the funds of Friendly Societies is a primary condition of success. It matters not how carefully the rates of contributions and benefits may have been adjusted if this important item has been neglected." I desire it to be distinctly understood by the members of each Lodge that its position has been too favourably represented in the valuation unless the rate of interest stated in column 18 is realized on its total Sick and Funeral Funds in future.

13. By reference to columns 13 to 16 of the General Summary, it is seen that the experience of the members of this Society during the quinquennium, compared with that of the M.U. in England during 1866–70, is to the following effect:—Fewer members died in this Society than in the M.U., in the ratio of 96 to 100; a greater number left through arrears, in the ratio of 335 to 100; and the sickness which fell to the members was greater, in the ratio of 102 weeks to 100 weeks. It is scarcely necessary to point out that, the expenditure for sickness being always higher than for funeral purposes, high sickness experience combined with a low rate of mortality is unfavourable to the growth of the funds; in the present case, however, the effect of the low mortality is neutralized by that of the high rate of withdrawals.

14. It is plain, from an examination of the whole circumstances of the Society, that the existence of a deficiency is due to the inadequacy of the contributions to provide the benefits, and to the funds, in a majority of the Lodges, not having been kept properly invested.

15. In the 5th section of the Report of the Actuary, it is explained that the results brought out in the first instance from the Valuation Tables have been modified, so as to accord with the Society's own experience. Had the unadjusted figures been employed, the balance-sheet would have taken the following form:—

Liabilities.	£	s.	d.	Assets.	£	s.	d.
Value of benefits unadjusted ..	33,926	10	7	Capital	3,624	12	5
				Value of contributions unadjusted ...	19,000	6	5
				Deficiency	11,301	11	9
	£33,926	10	7		£33,926	10	7

This sum, £11,302, is greater than the true deficiency, £10,161. by £1,141.

16. Taking the Society as it stood at the end of 1882, it will be observed that, in order to provide the sick and funeral benefits, the value of the contributions, £17,449, should be increased by the amount of the deficiency, £10,161, or to £27,610, that is, the annual contribution ought to be raised from 28s. to 44s. 3d. per member, or from 6$\frac{6}{13}$d. to 10d. a week. The present contributions and capital are not sufficient to enable members to receive more than 13s. 6d., 6s. 9d.,

and 3s. 4½d. per week during the first, second, and subsequent six months' disablement, together with £13 9s. 11d. as funeral donation in the case of the member, and £6 14s. 11d. in that of the wife.

17. Assuming that the members are averse to reducing the benefits, the following course would, in my opinion, enable the Society to discharge its obligations:—Let an additional 2½d. or 3d. a week out of the contribution of 1s. be appropriated to the Sick and Funeral Fund, the consequent deficiency in the income of the Medical and Management Fund to be made good by levy; let proper attention be paid to investing the surplus funds at remunerative rates, and strict supervision in future exercised over the expenditure. See the Report of the Committee of the Ballarat District, M.U.I.O.O.F., on the valuations of the Lodges of that District, and the means to be adopted to place them in a satisfactory position, quoted in the Fifth Annual Report of the Government Statist, page xi.

18. For reasons similar to those given in my Report on the condition of the I.O.O.F., published in the Fifth Report of the Government Statist, page lxix, I am of opinion that the sum of 1s. a quarter, now payable by a member's widow during life and widowhood, is insufficient to the extent of fully fifty per cent. to assure the payment of £10 at her death.

19. The alterations which took place in the membership during the period under review are here shown, the unfinancial being included:—

Number of members at end of 1877			651
Joined during 1878–82 by initiation	584		
„ „ „ clearance	37		
		621	
Total			1,272
Left during 1878–82 by death	34		
„ „ „ clearance	54		
„ „ „ arrears	321		
		409	
Number of members at end of 1882			863

20. The income and expenditure of the Sick and Funeral Fund during the quinquennium were as under:—

	The Lodges.	The Grand Council.	The Society.
	£ s. d.	£ s. d.	£ s. d.
Balance at end of 1877	1,539 7 6	745 1 11	2,284 9 5
Receipts, 1878–82	3,640 17 11	1,708 15 4	5,349 13 3
Total ...	5,180 5 5	2,453 17 3	7,634 2 8
Expenditure, 1878–82	2,927 3 8	1,082 6 7	4,009 10 3
Balance at end of 1882	2,253 1 9	1,371 10 8	3,624 12 5

21. The following is the quinquennial balance-sheet of the Medical and Management Fund:—

	The Lodges.	The Grand Council.	The Society.
	£ s. d.	£ s. d.	£ s. d.
Balance at end of 1877	−161 12 7	−366 15 9	−528 8 4
Receipts, 1878–82	5,595 9 8	1,479 2 9	7,074 12 5
Total ...	5,433 17 1	1,112 7 0	6,546 4 1
Expenditure, 1878–82	5,342 7 0	1,163 18 3	6,506 5 3
Balance at end of 1882	91 10 1	−51 11 3	39 18 10

I desire to point out in this connexion that the expenditure for medical and management purposes being in no way dependent on the age of members, no justification can be advanced for appropriating thereto an initiation fee increasing with the age of the member when admitted. Any increment in the payment due to age should go to the Sick and Funeral Fund, wherein the liability does increase as age advances.

22. In my reports on the condition of individual Lodges, I have had repeatedly to call attention to the fact that the sick and funeral expenditure during the period under review had exceeded the income, and that a portion of the same fund had been lying unproductive through the indebtedness thereto of the Medical and Management Fund. This state of affairs, taken in conjunction with the negligence in the matter of investments previously referred to, indicates, it is scarcely necessary to point out, the existence of great mismanagement on the part of the Lodges, and inefficient control on that of the Grand Council. In the 66th General Law it is stated to be a part of the duty of the Grand Executive Council "to watch over the interest of the Lodges, and enforce obedience to the rules and practices of the Society." It would, I think, be some assistance to the authorities of the Central Body, in dealing with the branches in future, if the Grand Secretary were to retain copies of my comments thereon.

23. The following provisions are found in the General Laws:—Law No. 146—"The interest accruing from the moneys invested shall not form a part of the ordinary revenue, but shall be vested in the trustees by a vote of the Lodge for the benefit of the Sick and Funeral Fund." Law No. 173—"Lodges shall have power at summoned meetings, of which due notice has been given, to make levies and reduce the sick pay allowance, provided that not less than two-thirds of the members present and voting shall be in favour of the same." The latter part of Law No. 220 runs thus—"Every member shall clear himself on the books of his Lodge on or before the June and December summoned meetings in each year, or be fined one shilling."

24. I would recommend the members, in conclusion, to lose no time in putting their affairs in order; the longer the time which is allowed to elapse before this necessary step is taken, the greater will become the disproportion between the assets and the liabilities, and the more difficult will be the task of making the proper adjustment between them.

EVAN F. OWEN,
Actuary for Friendly Societies

Department of the Government Statist,
25th August, 1884.

THE VALUATION OF THE ANCIENT ORDER OF FORESTERS, UNITED BALLARAT DISTRICT.

Letter from the Government Statist to the District Secretary, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 1st November, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of the Ballarat District of the Ancient Order of Foresters, together with an abstract of the results of his valuation as at the 31st December, 1882, as required by the Friendly Societies Act 1877.

2. I regret to perceive that the funds and present contributions of the members are inadequate to discharge the prospective sick and funeral liabilities of the Society. I would suggest that this important matter should receive immediate attention at the hands of the Committee of Management.

I have, &c.,
H. H. HAYTER,
Government Statist.

S. Walker, Esq., D.S., Ballarat District A.O.F.,
Camp-street, Ballarat.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Ballarat District of the Ancient Order of Foresters Friendly Society, as at the 31st December, 1882.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 17,628 0 0	..	..	..	9,963 19 2		
During second six months' sickness, at 10s. per week	..	..	..	..	..	1,104 2 8		
During third six months' sickness, at 10s. per week	452	..	636 5 7	9,235 14 7	8,398 16 7	687 19 2	15,697 16 0	
After third six months' sickness, at 5s. per week	..	..	..	..	..	1,137 15 2		
Permanent allowances after the 70th year of 1s. 9d. per week, taken as equivalent to future sick claims	..	..	..	..	..	3,303 3 0		
Sums payable at death of members, at £20 ..	..	(*a*) 9,040 0 0	135 12 0	2,119 13 2	1,978 15 5	4,830 11 0	5,607 14 3	
„ „ „ wives, at £10 ..	345	3,450 0 0				1,128 19 2		
Total	797	30,118 0 0	771 17 7	11,355 7 9	10,377 12 0	22,156 9 4	21,305 10 3	10,927 18 3

VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of benefits assured to members and wives, as per Summary	21,305 10 3	Capital, as per secretaries' returns	3,491 10 11
		Value of members' future contributions ...	10,377 12 0
		Deficiency	7,436 7 4
	£21,305 10 3		£21,305 10 3

SICK FUNDS.—VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of sick benefits assured to members, as per Summary	15,697 16 0	Capital, as per secretaries' returns	3,312 15 4
		Value of members' future contributions ...	8,398 16 7
		Deficiency	3,986 4 1
	£15,697 16 0		£15,697 16 0

FUNERAL FUND.—VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of funeral benefits assured to members and wives, as per Summary	5,607 14 3	Capital, as per secretary's return	178 15 7
		Value of members' future contributions ...	1,978 15 5
		Deficiency	3,450 3 3
	£5,607 14 3		£5,607 14 3

REPORT OF THE ACTUARY.

EXPLANATION OF THE PRINCIPLES UPON WHICH THE VALUATION HAS BEEN MADE, AND OBSERVATIONS ON THE CONDITION OF THE SOCIETY.

1. The ratio per cent. of the amount of interest derived from the portion of the Sick and Funeral Fund invested to the whole of that fund during each and all of the five preceding years was—In 1878, 4·8; 1879, 4·9; 1880, 4·4; 1881, 3·7; 1882, 3·1; 1878–82, 4·2.

2. The rates of interest used in the construction of the Valuation Tables were 3, 3½, 4, 5½ per cent. (See Summary of the Courts.)

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been greater by 10 per cent., the mortality of wives less by 36 per cent., the sickness greater by 30 per cent., the withdrawals greater by 189 per cent., than the English M.U. rates.

5. To adapt such tables to the special circumstances of each Court, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1878–82 with that of the M.U. in England in 1866–70.

6. The value of the liabilities of each Court, on account of the probable sickness after 70, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of 1s. 9d. per week for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The reduced sick allowances, payable during continued disablement, have been treated as shown in the above Abstract.

8. The values of the prospective income and outgo, on account of members more than 14 weeks in arrears, have been excluded from the valuation.

9. (*a*) The provision made in the several Courts for the future medical management and incidental expenses is two-fifths of the monthly contributions (three-fifths in some Courts), levies, fines, profit from sale of goods, honorary members' entrance fees of 42s. per member. (*b*) The past experience of the Society shows that this is adequate.

10. (*a*) The deficiency shown I believe to be due to the advanced age of the members and the heavy sickness and death claims, even for that age ; the inadequacy of the contributions to sustain such claims ; and the insufficient returns from investments in the District and in a majority of the Courts. (*b*) In order to make good such deficiency I recommend that the payment of each member, both present and future, be made commensurate with the sick and funeral liability which the Society assumes on his behalf at the age of admission, so much of the liability in respect to the present members as then remains to be met by levy.

SUMMARY of the Valuation of the Ballarat District of the Ancient Order of Foresters, as at the 31st December, 1882.

No.	Branch.	Where Situated.	When Established.	No. of Members.	Average Annual Contribution per Member.	Average Age. 1 January, '78.	Average Age. 31 December, '82.	Average Duration of Membership.	Members Withdrawing. Average Age.	Members Withdrawing. Average Duration of Membership.	No. of Wives.	Experience 1878–82, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866–70. Mortality. Members.	Mortality. Wives.	Sickness.	Withdrawals.	Interest. Realized 1878–82.	Interest. Assumed in Future.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
					s. d.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.		%	%	%	%	%	%
	A.																
1	Little John ...	Ballarat ...	1861	68	32 7	44½	46¾	14½	40¼	10¾	...	+35	...	+54	+239	3¼	3
2	Pride of Linton ...	Linton ...	1862	27	32 0	44¾	50	17½	42¼	12¾	...	−18	...	+14	+76	2¾	3
3	Talbot	Talbot ...	1862	38	32 9	42¼	44½	13	33½	6¾	...	+32	...	+88	+248	...	3
4	Stawell	Stawell ...	1862	113	32 9	41½	39½	9¾	37¾	6¾	...	+80	...	+43	+93	5¼	4
6	Hope of Denmark	Buninyong ...	1863	45	33 4	41	42½	12¼	34¾	6¾	...	−66	...	+52	+68	2¾	3
	B.																
5	Star of the West	Happy Valley	1863	36	19 7	41¼	45¼	14½	33½	7½	...	+14	...	−21	+171	4½	4
7	Avoca	Avoca ...	1864	38	20 3	44	46¼	13½	43½	9	...	...	...	−35	−4	4½	4
8	Tuaggra ...	Maryborough ...	1864	50	19 9	39½	40¼	9½	34	6¾	...	+44	...	+15	+423	4¼	3½
9	Liberty	Creswick ...	1862	37	20 4	43¾	48¾	15¼	42¼	12½	...	−68	...	+11	+259	7	5½
	(*a*) The Nine Courts			452	28 2	42¼	43¾	12½	36⅝	8	...	...	...	+30	+189	4¼	3 to 5½
	(*b*) The District			452	6 0	42¼	43⅜	12½	36⅜	8	345	+10	−36	...	+189	2	3
	(*c*) The whole Society...			452	34 2	42¼	43¾	12½	36¾	8	345	+10	−36	+30	+189	4¼	3 to 5½

No.	Liabilities. Value of Sick Pay.	Liabilities. Value of Sums Payable at Death.	Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Assets. Value of Contributions.	Assets. Capital.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.
1	19 £ s. d.	20 £ s. d.	21 £ s. d.	22 £ s. d.	23 £ s. d.	24 £ s. d.	25 £ s. d.	26 £ s.	27 £ s.	28 £ s.
A										
1	2,707 8 10	...	...	2,707 8 10	716 12 3	1,513 8 5	477 8 2	7 0	−10 11	17 11
2	1,138 14 7	...	...	1,138 14 7	114 5 7	593 13 0	430 16 0	15 19	−4 5	20 4
3	1,507 2 7	...	...	1,507 2 7	530 9 0	854 14 7	121 19 0	3 4	−13 19	17 3
4	3,317 18 5	...	...	3,317 18 5	728 17 0	2,243 17 7	345 3 10	3 1	−6 9	9 10
6	1,799 10 5	...	...	1,799 10 5	248 4 7	1,136 16 7	414 9 3	9 4	−5 10	14 14
B										
5	1,198 12 3	...	...	1,198 12 3	144 7 10	452 17 10	601 6 7	16 14	−4 0	20 14
7	1,315 2 7	...	...	1,315 2 7	583 5 0	510 17 10	220 19 9	5 16	−15 7	21 3
8	1,597 17 2	...	...	1,597 17 2	791 19 4	688 4 2	117 13 8	2 7	−15 17	18 4
9	1,115 9 2	...	...	1,115 9 2	128 3 6	404 6 7	582 19 1	15 15	−3 9	19 4
(*a*)	15,697 16 0	...	...	15,697 16 0	3,986 4 1	8,398 16 7	3,312 15 4	7 7	−8 16	16 3
(*b*)	...	5,607 14 3	...	5,607 14 3	3,450 3 3	1,978 15 5	178 15 7	0 8	−7 13	8 1
(*c*)	15,697 16 0	5,607 14 3	...	21,305 10 3	7,436 7 4	10,377 12 0	3,491 10 11	7 15	−16 9	24 4

NOTE.—Courts A appropriate ⅗ of the monthly contributions to the Sick and Funeral Fund in accordance with Law No. 227.
Courts B appropriate ⅖ of the monthly contributions to the Sick and Funeral Fund in violation of Law No. 227.

NOTES.—*Extracts from the Report on each Court:—*

Court No. 1.—The rates of interest in 1878, '79, '80, '81, '82 were 4·1, 4·8, 4·3, 2·5, 1·7. The Medical and Management Fund owed the Sick and Funeral Fund £16 at the beginning and £32 at the end of the quinquennium. Too small a proportion of the latter fund was under investment during 1881–2. The interest credited in 1882 was below the sum which should have been received according to the secretary's statement of investments. The age of the members was high, and the quinquennial experience of sickness excessive even for such age.

No. 2.—The rates of interest were 2·6, 3·4, 3·3, 2·2, 2·5. The Medical and Management Fund owed the Sick and Funeral Fund from £123 to £138 during the quinquennium, to the detriment of the latter fund in the matter of investments and otherwise, no less than 43 per cent. thereof remaining unproductive during the period. The age of the members was very high (50 years), and the sickness experienced during the five years high even for members of that age.

No. 3.—No interest was received during the five years. During the four years 1879–82 the Medical and Management Fund owed the Sick and Funeral Fund £5, £31, £56, and £82 respectively, to the detriment of the latter fund. The age of the members was somewhat high, and the sickness during the quinquennium excessive.

No. 4.—The rates of interest were 8·9, 3·9, 5·2, 3·9, 4·2. The Sick and Funeral Fund was reduced, during the quinquennium, from £431 to £345, and the Medical and Management Fund increased from – £77 (debit) to £90.

No. 5.—The rates of interest were 6·7, 5·7, 2·3, 4·9, 3. A debt owing to the Sick and Funeral Fund by the Medical and Management Fund of £70 was written off in bringing forward the respective balances from 1877 to 1878. The Medical and Management Fund decreased during the four years 1879–82 from – £19 (debit) to – £41 (debit).

No. 6.—The rates of interest were 3, 5·4, 5·3, 0, 0. A sum of £172 was improperly transferred from the Sick and Funeral Fund to the Medical and Management Fund by misstating the respective balances brought forward from 1878 to 1879. No interest was credited in 1881–2, but £39 should have been received according to the secretary's statement of investments. Notwithstanding this transfer, the Medical and Management Fund still remained indebted to the Sick and Funeral Fund about £23 on the average during 1880–2.

No. 7.—The rates of interest were 2·8, 3·2, 6·4, 5·3, 5. By bringing forward erroneous balances from 1878 to 1879, £165 was improperly transferred from the Sick and Funeral Fund to the Medical and Management Fund. During 1880–2 the balance in the latter fund ranged from – £17 (debit) to – £11 (debit). The former fund was reduced during the quinquennium from £309 to £232.

No. 8.—The rates of interest were 3·5, 5·1, 5·5, 5·4, 2. The Sick and Funeral Fund was reduced during the quinquennium from £178 to £117, standing as low as £96 at the end of 1880. The interest credited in 1878 and 1882 is below the sum which should have been received according to the secretary's statement of investments.

No. 9.—The rates of interest were 6·7, 7, 6·9, 7·1, 6·7. This was an independent Court until 1880, when it joined this District. The funds during the quinquennium have been regularly, closely, and profitably invested.

The Nine Courts taken together.—The rates of interest were 5·1, 5, 4·6, 3·9, 3·2.

The District.—The rates of interest were 1·5, 3·9, 2·2, 1·8, ·7. During the quinquennium the Funeral Fund was reduced from £362 to £179, the Management Fund was indebted to the Funeral Fund in sums ranging from £70 to £33, and only 42 per cent. of the latter fund was on the average under investment.

Signature of Valuer ...	E. F. OWEN.
Address	Department of the Government Statist.
Calling or Profession ...	Actuary.
Date	1st November, 1884.

ADDENDUM TO THE REPORT OF THE ACTUARY ON THE CONDITION OF THE BALLARAT DISTRICT OF THE A.O.F., AS AT THE 31ST DECEMBER, 1882.

In the 5th General Law the objects of this Society are stated to be "to raise funds by means of initiation fees, periodical contributions of members, contributions by way of fine or levy, donations, interest of moneys invested;" also to apply the funds "in relieving such members of the Society as may be sick or in distressed circumstances, in providing its members, their wives, widows, and children with medical attendance and medicines when required, in defraying the funeral expenses of its members and their wives, in assisting the widows or orphans of deceased members, and in paying salaries and travelling expenses and all other expenses incidental to the maintenance and management of the Society."

2. The allowances given in sickness are 20s., 10s., 10s., and 5s. for the first, second, third, and subsequent six months' incapacity; £20 payable on the death of a member, and £10 on that of a member's wife.

3. The contributions payable to secure the benefits are as under:—

INITIATION FEE.		ANNUAL CONTRIBUTION.				
		Courts A.			Courts B.	
Age.	Sick and Funeral Fund.	Age.	Sick and Funeral Fund.	Medical and Management Fund.	Sick and Funeral Fund.	Medical and Management Fund.
	s. d.		s. d.	s. d.	s. d.	s. d.
18–25 ...	21 0	18–28 ...	36 5	24 3	24 3	36 5
25–30 ...	27 6	28–35 ...	39 0	26 0	26 0	39 0
30–35 ...	35 0		[40 4	26 10	26 10	40 4]
35–38 ...	45 0	35–40 ...	41 7	27 9	27 9	41 7
38–40 ...	70 0		[42 11	28 7	28 7	42 11]
			[44 3	29 6	29 6	44 3]
			[45 6	30 4	30 4	45 6]
			[50 9	33 10	33 10	50 9]

Out of the initiation fee 2s. 6d. is payable by each Court to the District Funeral Fund, and 1s. 6d. per member per quarter out of the periodical contribution. Courts A appropriate $\frac{3}{5}$ of the monthly contributions to the Sick and Funeral Fund, and the remainder to the Medical and Management Fund, in conformity with Laws Nos. 227 and 229. Courts B appropriate $\frac{3}{5}$ of the contributions to the Medical and Management Fund, and the remainder to the Sick and

Funeral Fund, in violation of these laws. (See Tabular Summary.) An entrance fee of 42s. is payable on account of a wife over 40 years of age at the time of her husband's admission; the sum of 42s. is also to be paid on the registration of a second wife by a member who has already received a wife's funeral allowance.

4. The following are the laws relating to contributions and benefits :—Nos. 148, 188, 189, 191, 192, 219, 227, 229, 244, 252. The figures in the above table enclosed in brackets have been taken from the returns of members' payments furnished by the secretaries.

5. Under Law No. 219 the sum payable to the District Funeral Fund is 1s. a quarter, but the District Secretary states that an extra rate of 6d. a quarter has been imposed by the District Committee of Management. Out of the portion of the contributions applicable to sick and funeral purposes $\frac{3}{5}$ or $\frac{2}{5}$, as the case may be, the sum of 6s. a year thus goes to the District Funeral Fund. The sickness liabilities have therefore been valued in the individual Courts, and the funeral liability in the District taken as a distinct branch comprising the entire membership.

6. In the nine Courts taken as a whole the value of the total sick claims is £15,698, the value of members' future contributions is £8,399, and the *net* liability is therefore £7,299. This is the sum to which the reserve funds would have been equal had the Society been in a position to fulfil its obligations; the capital being, however, only £3,313, comes short of the proper requirement of the funds by £3,986, which is equal to a proportionate deficiency of £8 16s. per member.

7. The value of the contributions is equal to 10s. 8½d. in every £1 of the liabilities, and the capital to 4s. 2¾d. in the £1; the assets are therefore to the liabilities in the ratio of 14s. 11¼d. to the £1, and the deficiency is equivalent to 5s. 0¾d. in the £1.

8. The respective positions of Courts A and B are shown in the table following :—

Courts.	Number of Members.	Mean Average Age.	Liabilities.	Value of Contributions.	Capital.	Assets.	Proportion to Liabilities in the £1 of—		
							Contributions.	Capital.	Assets.
		Years.	£	£	£	£	s. d.	s. d.	s. d.
Courts A	291	44¾	10,471	6,343	1,790	8,132	12 1½	3 5	15 6½
Courts B	161	45¼	5,227	2,056	1,523	3,579	7 10	5 10	13 8

It will be noticed that the superiority possessed by Courts B over Courts A in the matter of capital in relation to liabilities has been lost, and the assets brought into a position of considerable inferiority, by their perversity in assigning, in utter disregard of the rules, the greater proportion of members' contributions to the Medical and Management Fund.

9. In the District Funeral Fund the liabilities equal £5,608; the future contributions are equivalent to £1,979, and the net liability, therefore, to £3,629. This is the sum to which the capital should have been equal to enable the Society, without increasing the contributions, to continue paying the present funeral benefits; the capital being, however, only £179, the deficiency in this fund amounts to the large sum of £3,450, equal to £7 15s. per member.

10. In this case the contributions are to the liabilities in the ratio of 7s. 0¾d. to the £1, the capital is equal to 7¾d. in the £1, and the total assets to 7s. 8½d. in every £1 of the liabilities.

11. In the Society as a whole the value of both sick and funeral claims is £21,306; the value of the future contributions is £10,378, equivalent to 9s. 9d. in every £1 of the liabilities; the capital, £3,492, is equal to 3s. 3d. in the £1; and the assets, £13,869, therefore, to 13s. in the £1. There is thus a deficiency of £7,436, which is equal to 7s. per £1 of the liabilities, and to £16 9s. per member.

12. I may also point out that the District has in hand about one year and four months' contributions, and the Courts about five years'.

13. Taking the Society as it stood at the end of 1882, to bring the Funeral Fund into a position of ability to discharge its future obligations it would be necessary to increase each member's contribution thereto from 1s. 6d. to 4s. 1d. per quarter. In Courts A the contributions should be raised from an average of about 2s. 6d. per month to 3s. 5d., and in Courts B from 1s. 6½d. per month to 2s. 9d.

14. The average annual rate of interest obtained in the Society during the quinquennium has been as follows :—In Court "Liberty," 7 per cent.; "Stawell," 5¼ per cent.; "Star of the West" and "Avoca," 4½ per cent.; "Tuaggra," 4¼ per cent.; "Little John," 3½ per cent.; in the remaining branches the rate has been below 3 per cent., the minimum used in the valuation; "Pride of Linton" and "Hope of Denmark," 2¾ per cent.; the District, 2 per cent.; and in Court "Talbot" no interest whatever. It is to be distinctly understood that in the four branches last mentioned the amounts brought out in their respective valuations will not be realized unless 3 per cent. at least be earned on their total funds in the future, and in all cases that the rates stated in column 18 of the Tabular Summary as those upon which the valuation has been based, must always be fully maintained.

15. I have already pointed out in connexion with the valuation of the St. Patrick's Society, Melbourne District, and Court Unity, A.O.F., copies of which were published in the Fifth Report of the Government Statist on Friendly Societies 1882, that no justification can be advanced for assigning to the Medical and Management Fund contributions or other payments increasing with the age of the member at entry. The expenditure for medical attendance, medicine, and management is in no way dependent on the age of the members, and all the equities of the case would be met by appropriating thereto a uniform payment from all members alike, quite irrespective of age attained or age when admitted. This is the mode of distribution which ought to be adopted in future. The whole of the increase in the payments on account of age should in future be assigned to the Sick and Funeral Funds.

16. With reference to the Courts which appropriate $\frac{2}{5}$ only of the monthly contributions to the Sick and Funeral Fund contrary to the Registered Rules of the Society, the District Secretary states that "the District Committee of Management have repeatedly pointed out to them the danger of dividing their funds contrary to General Law 227, but that they are powerless to enforce the carrying out of the law." I find by Law No. 10 that the Committee of Management are empowered to superintend the business of the Society, and see that the same is conducted in accordance with the rules and by-laws; and by the 14th General Law it is provided that any Subordinate Court refusing or neglecting to obey the directions of the Committee shall be liable to be suspended from participation in any of the benefits or privileges of a Court until such direction shall have been obeyed. It appears to me that under these laws the District management can insist on the contributions being divided according to the rules on the part of the recalcitrant Courts. This anomaly should be at once removed.

17. The changes which have taken place in the Society in respect to its membership during the quinquennium are shown in the following numerical balance-sheet, wherein the unfinancial are included :—

Number of members at end of 1877 ...	...	...	492
Admitted 1878–82 by initiation ...		120	
„ „ „ clearance ...		22	
			142
Total ...		...	634
Left 1878–82 by death ...		37	
„ „ clearance ...		13	
„ „ arrears, &c. ...		124	
			174
Number of members at end of 1882 ...		...	460

18. The receipts and expenditure of the Sick and Funeral Funds for the five years were as under:—

	The Courts.	The District.	The Society.
	£ s. d.	£ s. d.	£ s. d.
Balance at end of 1877	3,283 4 11	361 18 4	3,645 3 3
Receipts, 1878–82	3,755 12 3	782 18 4	4,538 10 7
Total	7,038 17 2	1,144 16 8	8,183 13 10
Expenditure, 1878–82	3,726 1 10	966 1 1	4,692 2 11
Balance at end of 1882	3,312 15 4	178 15 7	3,491 10 11

The District Funeral Fund has been reduced upwards of 50 per cent. during the five years.

19. The following is the quinquennial balance-sheet of the Medical and Management Fund:—

	The Courts.	The District.	The Society.
	£ s. d.	£ s. d.	£ s. d.
Balance at end of 1877	−577 9 4	−69 15 9	−647 5 1
Receipts, 1878–82	4,905 15 2	459 15 4	5,365 10 6
Total	4,328 5 10	389 19 7	4,718 5 5
Expenditure, 1878–82	4,516 17 10	423 4 10	4,940 2 8
Balance at end of 1882	−188 12 0	−33 5 3	−221 17 3

The existence of these debit balances in the Medical and Management Fund during the whole period has had an injurious effect upon the investment business of the Society, more especially in the case of the District Funeral Fund.

20. It is stated in paragraph 11 above that the assets of the Society, taken as a whole, are sufficient to discharge 13s. only in every £1 of the liabilities. The Report of the Government Statist for Friendly Societies for the year 1883 will contain a list of the Societies valued in this department up to the end of that year (24 in number, including the 13 Districts of the M.U.I.O.O.F.) *in the order of their ability to discharge their obligations*, and I regret to perceive that this Society, when compared therewith, ranks immediately below the 21st in that list, there being but 3 which stand in a worse position.

21. I entertain grave doubts whether anything the members have now the ability and disposition to do will serve to entirely rescue the Society from the unfortunate financial position into which it has been brought through inadequacy of contributions, adverse sickness and mortality experience, and mismanagement of investment business on the part of the officers of the District and of several of the Courts. Unless the present members raise their contribution to both the Sick and Funeral Funds, as I have already recommended, to rates sufficient to meet the claims, the deficiency will continue to increase as time goes on until the Society finally collapses by the complete exhaustion of its funds.

22. With regard to future members, one of two courses should be adopted; either the rates of all new entrants should be made adequate to their liabilities at the age of initiation, and their contributions conserved for the purpose of discharging their own claims only, or no fresh members should be admitted. The funds should also in future be kept closely and regularly invested at the highest rates of interest obtainable consistently with safety.

EVAN F. OWEN,
Actuary for Friendly Societies.

Department of the Government Statist,
1st November, 1884.

THE VALUATION OF THE ST. PATRICK'S SOCIETY, GEELONG AND WESTERN DISTRICT.

Letter from the Government Statist to the District Secretary, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 1st November, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of your Society, together with an abstract of the results of his valuation, as at the 31st December, 1883, as required by the Friendly Societies Act 1877.

2. I regret to perceive that the funds and present contributions of the members are insufficient to discharge the prospective sick and funeral liabilities of the Society. I would suggest that this important matter should receive immediate attention at the hands of the Committee of Management.

I have, &c.,
H. H. HAYTER,
Government Statist.

P. H. Hackett, Esq., D.S., Geelong and Western District, St.P.S.,
British Hotel, Geelong.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Geelong and Western District of the St. Patrick's Friendly Society, as at the 31st December, 1883.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 6,844 10 0	..	..	..	3,204 17 0		
During second six months' sickness, at 15s. and 10s. per week	..	..	..	..	..	455 13 0		
During third six months' sickness, at 10s. and 5s. per week	..	..	..	..	..	178 6 2		
After third six months' sickness, at 5s. per week	162	..	157 19 0	2,215 12 7	1,968 18 8	322 8 2	4,561 2 0	2,592 3 4
Permanent allowances after the 70th year of 1s. 9d. per week, taken as equivalent to future sick claims	..	..	..	..	..	745 19 3		
Sums payable at death of members, at £20 ..	..	(*a*) 3,240 0 0	52 13 0	738 10 10	656 6 2	1,222 7 0	1,400 2 0	743 15 10
" " " wives, at £10 ..	109	1,090 0 0				284 6 5		
Total	271	11,174 10 0	210 12 0	2,954 3 5	2,625 4 10	6,413 17 0	5,961 4 0	3,335 19 2

VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of benefits assured to members and wives, as per Summary...	5,961 4 0	Capital, as per secretary's return	1,665 17 0
		Value of members' future contributions ...	2,625 4 10
		Deficiency	1,670 2 2
	£5,961 4 0		£5,961 4 0

REPORT OF THE ACTUARY.

EXPLANATION OF THE PRINCIPLES UPON WHICH THE VALUATION HAS BEEN MADE, AND OBSERVATIONS ON THE CONDITION OF THE SOCIETY.

Established in Geelong in 1868; *average age of members on 1st January*, 1879, 38¾ *years; on 31st December*, 1883, 40 *years; average duration of membership*, 9½ *years.*

Members withdrawing—Average age, 33¾ *years; average duration of membership*, 6¼ *years.*

1. The ratio per cent. of the amount of interest derived from the portion of the Sick and Funeral Fund invested to the whole of that fund during each and all of the five preceding years was—In 1879, 6·5; 1880, 6·1; 1881, 5; 1882, 4·1; 1883, 4·2; 1879–83, 5·1.

2. The rate of interest used in the construction of the Valuation Tables was 4½ per cent.

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been greater by 17 per cent., the mortality of wives greater by 8 per cent., the sickness greater by 23 per cent., and the withdrawals greater by 90 per cent. than the English M.U. rates.

5. To adapt such tables to the special circumstances of the Society, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1879–83 with that of the M.U. in England in 1866–70.

6. The value of the liabilities of the Society on account of the probable sickness after 70 has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of 1s. 9d. per week for life, when 70 years of age, has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The reduced sick allowances, payable during continued disablement, have been treated as shown in the above Abstract.

8. The values of the prospective income and outgo, on account of members more than 14 weeks in arrears, have been excluded from the valuation.

9. (*a*) The provision made for the future medical management and incidental expenses is the initiation fees of honorary members and half those of benefit members, 2s. 6d. per half-year from honorary members and 6d. per week from benefit members, levies, fines, and profit from sale of goods. The secretary's annual returns show that the receipts, 1879–83, were £1,199 7s. 9d.; the expenditure, £1,398; the balance at end of 1878 was £157 10s. 8d.; at end of 1883, £58 13s. 10d. (*b*) The past experience of the Society thus shows that the provision therefor was not quite adequate. (*c*) I therefore recommend the Society to exercise greater economy in the administration of this fund in future.

10. (*a*) The deficiency shown I believe to be due to the inadequacy of the contributions appropriated to the Sick and Funeral Fund, the somewhat advanced age of the members, the unfavourable mortality and sickness experience even for that age, and the relatively deficient accumulated fund. Compared with the number of members, the capital is equal to £10 5s. 8d. per member, and the deficiency to £10 6s. 2d. per member; compared with the liabilities, the capital is equal to 5s. 7d. in the £1, the contributions equal in value to 8s. 10d. in the £1, and the assets, therefore, to 14s. 5d. in the £1; the deficiency thus amounting to no less a sum than 5s. 7d. in every £1 of the liabilities. The Melbourne District St. Patrick's Society had at the valuation a capital of £16 19s. per member, a deficiency of £3 13s. per member, and possessed assets equal to 18s. 2d. in every £1 of its liabilities.—See the Fifth Report of the Government Statist in connexion with Friendly Societies, page lix. (*b*) To place the Society in a sound position the present members should pay such a rate of contributions as would, with the funds now in hand, be sufficient to discharge their future claims. The payment of each new member should be adequate to the discharge of the liabilities he brings upon the funds at age of admission, and no portion of the contributions of such members should be used to defray any expenditure in connexion with the sick and funeral claims of the present members.

Signature of Valuer ... E. F. OWEN.
Address ... ... Department of the Government Statist.
Calling or Profession ... Actuary.
Date ... ... 1st November, 1884.

THE VALUATION OF THE ANCIENT ORDER OF FORESTERS, COURT AMHERST.

Letter from the Government Statist to the Secretary, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 7th November, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of your Society, together with an abstract of the results of his valuation, as at the 31st December, 1883, as required by the Friendly Societies Act 1877.

2. I regret to perceive that the funds and present contributions of the members are insufficient to discharge the prospective sick and funeral liabilities of the Society. I would suggest that this important matter should receive immediate attention at the hands of the Committee of Management.

I have, &c.,
H. H. HAYTER,
Government Statist.

J. S. Cooke, Esq., Secretary Ct. Amherst, A.O F.,
Amherst.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Amherst Branch of the Ancient Order of Foresters Friendly Society, as at the 31st December, 1883.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the Year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 1,404	..	..	..	846 2 2		
After first six months' sickness, at 10s. per week	..	..	..	..	..	331 5 0		
Permanent allowances after the 70th year of 2s. 6d. per week, taken as equivalent to future sick claims	36	..	39 1 8	635 0 6	558 6 8	..	1,411 2 5	852 15 9
Sums payable at death of members; at £20 ..	..	(*a*) 720	..	..	..	404 9 3		
" " " wives, at £10 ..	24	240	7 4 0	116 19 6	102 17 0	368 1 7	449 15 10	346 18 10
" " " widows, £10 ..	2	20	0 12 0	8 6 10	8 6 10	81 14 3		
						11 14 3	11 14 3	3 7 5
Total	62	2,384	46 17 8	760 6 10	669 10 6	2,043 6 6	1,872 12 6	1,203 2 0

VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of benefits assured to members and wives, as per Summary	1,860	18	3	Capital, as per secretary's return	494	8	11
Value of sums payable at death of widows ...	11	14	3	Value of members' future contributions ...	661	3	8
				„ widows' future contributions ...	8	6	10
				Deficiency	708	13	1
	£1,872	12	6		£1,872	12	6

REPORT OF THE ACTUARY.

EXPLANATION OF THE PRINCIPLES UPON WHICH THE VALUATION HAS BEEN MADE, AND OBSERVATIONS ON THE CONDITION OF THE SOCIETY.

Established in Amherst in 1864. *Average age of members on 1st January,* 1879, 42 *years; on 31st December,* 1883, 41 *years; average duration of membership,* 12¼ *years.*

Members withdrawing—Average age, 39¼ *years; average duration of membership,* 9¾ *years.*

1. The ratio per cent. of the amount of interest derived from the portion of the Sick and Funeral Fund invested to the whole of that fund during each and all of the five preceding years was—In 1879, 2; 1880, 2·5; 1881, 2·7; 1882, 1·2; 1883, 1·4; 1879–83, 2.

2. The rate of interest used in the construction of the Valuation Tables was 3 per cent.

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been greater by 126 per cent., the sickness less by 16 per cent., the withdrawals greater by 327 per cent., than the English M.U. rates.

5. To adapt such tables to the special circumstances of the Society, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1879–83 with that of the M.U. in England in 1866–70.

8. The value of the liabilities of the Society on account of the probable sickness after 70 has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of 2s. 6d. per week for life, when 70 years of age, has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The reduced sick allowances, payable during continued disablement, have been treated as shown in the above Abstract.

8. The values of the prospective income and outgo, on account of members more than 14 weeks in arrears, have been excluded from the valuation.

9. (*a*) The provision made for the future medical management and incidental expenses is ⅗ of the contributions, equal on the average to 38s. 7d. per member; the total receipts, 1879–83, were £389 15s. 5d. and the expenditure £398 19s. 2d., the balance at end of 1878 being £18 16s. 9d., and at end of 1883, £9 13s. (*b*) The past experience of the Society shows that this has not been quite adequate. (*c*) I therefore recommend that greater economy be exercised in the administration of this fund.

10. (*a*) The deficiency shown I believe to be due to the inadequacy of the contributions to provide the Sick and Funeral benefits, deficient capital, the advanced valuation age of the members, and negligence in the investment of the funds. The capital is equal to £13 15s. per member, and the deficiency amounts to £19 14s. per member; the contributions are equal to the discharge of 7s. 2d. in every £1 of the liabilities, the capital is equivalent to 5s. 3d., and the assets therefore to 12s. 5d. in the £1 only. It is necessary to bear in mind that even this ratio of assets to liabilities, though more adverse than that of the great majority of the 35 Societies and Districts hitherto valued, depends on the assumption of section 2 above being realized, that not less than 3 per cent. per annum interest will be obtained on the total funds in future, which is upwards of 1 per cent. more than has been received during the last five years. (*b*) I entertain some doubts whether anything the members have now the ability or the disposition to do will serve to place the Court in a thoroughly sound financial position. The average contribution per member per annum to the Sick and Funeral Fund at the time of the valuation was £1 5s. 9d., and to the Medical and Management Fund therefore (⅖ of the whole) £1 18s. 7d., making £3 4s. 4d. altogether. If 26s. out of this annual payment be assigned to the Medical and Management Fund, a sum found sufficient with an occasional levy in the M.U.I.O.O.F., and the balance, £1 18s. 4d., be appropriated to the Sick and Funeral Fund; if also the weekly pay for sickness of longer duration than twelve months be reduced from 10s. to 5s., as is done in a majority of the Societies, and if the funds be kept constantly and closely invested at the highest rate of interest obtainable consistently with safety, the position of the Society would be very materially improved. No new members should be admitted unless their payments are made commensurate at the age of entry with the liabilities incurred on their behalf; neither should any portion of such members' contributions be expended in discharging present members' claims.

11. With regard to the two widows, the valuation age of the one was 42 years and of the other 58, both paying 6s. a year to assure £10 at death; this contribution is, in my opinion, inadequate for every age of entry on the fund above 41 years.

Signature of Valuer ...	E. F. OWEN.
Address	Department of the Government Statist.
Calling or Profession ...	Actuary.
Date	7th November, 1884.

THE VALUATION OF THE ST. MARY'S AUSTRALASIAN TOTAL ABSTINENCE BENEFIT SOCIETY.

Letter from the Government Statist to the Secretary, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 4th December, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of your Society, together with an abstract of the results of his valuation, as at the 31st December, 1883, as required by the Friendly Societies Act 1877.

2. I regret to perceive that the funds and present contributions of the members are insufficient to discharge the prospective sick and funeral liabilities of the Society. I would suggest that this important matter should receive immediate attention at the hands of the Board of Management.

I have, &c.,
H. H. HAYTER,
Government Statist.

J. J. Trait, Esq., Secretary St.M. T.A.B.S.,
Sutherland-street, Geelong.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the St. Mary's Australasian Total Abstinence Benefit Society, as at the 31st December, 1883.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 2,028 0 0	..	..	..	1,141 7 0		
During second six months' sickness, at 15s. and 10s. per week	..	..	..	..	..	157 2 5		
During third six months' sickness, at 10s. per week	48	..	46 16 0	836 14 0	716 0 7	67 18 2	1,870 12 5	1,154 11 10
After third six months' sickness, at 5s. per week	..	..	..	..	..	109 18 10		
Permanent allowances after the 70th year of 1s. 10d. per week, taken as equivalent to future sick claims	..	..	..	..	..	309 10 0		
Sums payable at death of members, at £20	..	(*a*) 960 0 0	15 12 0	278 18 0	238 13 5	449 4 3	417 12 7	209 12 2
" " " wives, at £10	22	220 0 0				67 3 5		
" " " probable future wives, at £10	..	..	..	..	..	..	30 13 0	
Total	70	3,208 0 0	62 8 0	1,115 0	954 14 0	2,302 4 1	2,318 18 0	1,364 4 0

VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of benefits assured to members and wives, as per Summary	£2,288 5 0	Capital, as per secretary's return	167 8 9
Value of sums payable at death of probable future registered wives	30 13 0	Value of members' future contributions	954 14 0
		Deficiency	1,196 15 3
	£2,318 18 0		£2,318 18 0

REPORT OF THE ACTUARY.

EXPLANATION OF THE PRINCIPLES UPON WHICH THE VALUATION HAS BEEN MADE, AND OBSERVATIONS ON THE CONDITION OF THE SOCIETY.

Established in Geelong in 1873. *Average age of members on 1st January,* 1879, 33½ *years; on 31st December,* 1883, 36¼ *years; average duration of membership,* 7¼ *years.*

Members withdrawing—Average age, 29 *years; average duration of membership,* 3¼ *years.*

1. The ratio of the only interest obtained from the portion of the Sick and Funeral Fund invested (in 1879) to the whole of that fund during the five years, 1879–83, was 1·9 per cent.

2. The rate of interest used in the construction of the Valuation Tables was 3 per cent.

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been less by 61 per cent., the sickness greater by 119 per cent., the withdrawals greater by 402 per cent., than the English M.U. rates. No wives died during the quinquennium.

5. To adapt such tables to the special circumstances of the Society, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1879–83 with that of the M.U. in England in 1866–70.

6. The value of the liabilities of the Society on account of the probable sickness after 70 has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of 1s. 10d. per week for life, when 70 years of age, has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The reduced sick allowances payable during continued disablement, have been treated as shown in the above Abstract.

8. The values of the prospective income and outgo, on account of members more than 14 weeks in arrears, have been excluded from the valuation.

9. (*a*) The provision made for the future medical management and incidental expenses is half of the entrance fees, being 10s. at age of 16, increasing to 100s. at 45, 6d. per member per week contribution, profit from sale of goods, levies, and fines; the receipts during the five years were £543 6s., and the expenditure £570 10s., the balance at the beginning and end of the period being £60 10s. and £33 6s. respectively. (*b*) Thus the provision has not proved quite adequate. (*c*) I therefore recommend that greater economy in management be exercised in future.

10. The following violations of the law have come under observation:—With the exception of £4 in 1879, the whole of the interest received during the quinquennium, upwards of £50, was misappropriated to the Medical and Management Fund.

11. (*a*) I ascribe the existence of the deficiency to the inadequacy of the contributions to provide the benefits given in the Society, the excessive rate of sickness experienced, the misappropriation of the interest received to the Medical and Management Fund, and the insufficiency of the capital, notwithstanding the high rate of withdrawals, due to the combined causes just mentioned. The value of the contributions is equal to 7s. 8d. in every £1 of the liabilities in the case of the Sick Fund, and to 10s. 8d. in that of the Funeral Fund; the value of the contributions applicable to both purposes is equivalent to 8s. 3d. in the £1, and the capital to 1s. 5d. in the £1, to £3 10s. per member, and to less than $2\frac{3}{4}$ years' contributions; the assets are therefore equal to only 9s. 8d. in the £1 of the liabilities, and the deficiency amounts to no less than 10s. 4d. in the £1, and to £24 19s. per member. (*b*) The Society will not be able to fulfil its obligations unless the present contribution to the Sick and Funeral Fund of 6d. per member per week be doubled, the funds in future regularly and closely invested at the highest rate of interest obtainable consistently with safety, the proceeds appropriated to the fund by which they are earned, and the sickness expenditure kept within due bounds.

12. With regard to new members, the Society should adopt one of two courses (*a*) either close its doors against their admission, or (*b*) require all new entrants to pay such a rate of contributions, fixed and periodic, as will be adequate at the age of admission in each case to sustain the liability assumed by the Society on their behalf, no portion of the income received therefrom being used in discharging the claims of present members.

Signature of Valuer	...	E. F. OWEN.
Address	... ...	Department of the Government Statist.
Calling or Profession	...	Actuary.
Date	... ...	4th December, 1884.

THE VALUATION OF THE GRAND UNITED ORDER OF ODD FELLOWS.

Letter from the Government Statist to the Grand Secretary, forwarding Results of the Actuary's Valuation.

Department of the Government Statist,
Melbourne, 29th December, 1884.

SIR,

I have the honour to forward herewith the Report of the Actuary to this Department on the condition of the several Districts and Branches of the Grand United Order of Odd Fellows, together with an abstract of the results of his valuation, as at the 31st December, 1883, in accordance with the provisions of the Friendly Societies Act 1877.

2. I regret to perceive that the accumulated funds, together with the members' present contributions, are insufficient to discharge the probable future sick and funeral claims. I would suggest that this important matter should receive early attention at the hands of the authorities of the Order.

I have, &c.,
H. H. HAYTER,
Government Statist.

J. S. Riddell, Esq., G.S., G.U.O.O.F.,
120 Russell-street, Melbourne.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Ballarat District of the Grand United Order of Odd Fellows Friendly Society, as at the 31st December, 1883.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 27,436 10 0	..	..	..	12,747 16 5		
During second six months' sickness, at 15s. per week	..	..	..	..	..	1,829 4 2		
After second six months' sickness, at 5s. per week	603	..	820 1 7	13,344 15 7	11,640 7 7	1,545 6 10	17,002 5 7	
Permanent allowances after the 70th year of 1s. 11d. per week, taken as equivalent to future sick claims	..	..	..	..	..	3,184 4 0		
Sums payable at death of members, at £20 ..	..	(*a*) 12,060 0 0	120 12 0	1,594 7 0	1,283 7 7	3,447 12 10	3,058 13 7	
" " " wives, at £10 ..	149	1,490 0 0				329 16 10		
" " " probable future registered wives ..	..	..	..	..	..	..	373 0 0	
" " " children, at £2 ..	97	194 0 0	..	..	..	15 19 7	15 19 7	
Total	849	41,180 10 0	940 13 7	14 939 2 7	12,923 15 2	23,100 0 8	20,449 18 9	7,526 3 7

Valuation Balance-Sheet.

Liabilities.	£	s.	d.	Assets.	£	s.	d.
Value of benefits assured to members and wives, as per Summary	20,060	19	2	Capital, as per secretaries' returns	3,983	7	0
Value of sums payable at death of probable future registered wives, less registration fees	373	0	0	Value of members' future contributions ...	12,923	15	2
Value of sums payable at death of children under 14 years of age	15	19	7	Deficiency	3,542	16	7
	£20,449	18	9		£20,449	18	9

Sick Funds.—Valuation Balance-Sheet.

Liabilities.	£	s.	d.	Assets.	£	s.	d.
Value of sick benefits assured to members, as per Summary	17,002	5	7	Capital, as per secretaries' returns	2,494	16	9
				Value of members' future contributions ...	11,640	7	7
				Deficiency	2,867	1	3
	£17,002	5	7		£17,002	5	7

Funeral Fund.—Valuation Balance-Sheet.

Liabilities.	£	s.	d.	Assets.	£	s.	d.
Value of funeral benefits assured to members and wives, as per Summary	3,058	13	7	Capital, as per secretary's return	1,488	10	3
Value of sums payable at death of probable future registered wives, less registration fees	373	0	0	Value of members' future contributions ...	1,283	7	7
Value of sums payable at death of children under 14 years of age	15	19	7	Deficiency	675	15	4
	£3,447	13	2		£3,447	13	2

SUMMARY of the Valuation of the Ballarat District of the Grand United Order of Odd Fellows, as at the 31st December, 1883.

No.	Branch.	Where Situated.	When Established.	No. of Members.	Average Annual Contribution per Member.	Average Age. 1 January, 1879.	Average Age. 31 December, 1883.	Average Duration of Membership.	Members Withdrawing. Average Age.	Members Withdrawing. Average Duration of Membership.	No. of Wives.	Experience 1879–83, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866–70. Mortality. Members.	Mortality. Wives.	Sickness.	Withdrawals.	Interest. Realized, 1879–83.	Interest. Assumed in future.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
						Yrs.	Yrs.	Yrs.	Yrs.	Yrs.		%	%	%	%	%	%
1	Excelsior	Ballarat ...	1864	201	27 2	36¾	35¼	7¼	29	4	...	− 67	...	+ 12	+117	6½	5
2	Hand of Friendship	Ballarat ...	1866	90	27 2	41¾	37½	6	33	5¾	...	− 49	...	+ 41	+ 9	5	3
3	Wendouree ...	Ballarat ...	1867	43	27 2	39¾	37½	7	30¼	3¾	...	...	...	− 53	+209	3¼	3
4	Clunes	Clunes	1869	51	27 2	37¼	39½	8½	28¼	4¼	...	− 19	...	− 10	+304	¼	3
5	Pride of the Wimmera	Stawell ...	1869	83	27 2	35¾	40	8½	31¼	5¾	...	+ 4	...	− 18	+164	5	4
6	Stuart Mill ...	St. Arnaud ...	1869	39	27 2	37¾	34¼	4¾	29¾	2¾	...	+ 66	...	+ 96	+340	4	3
7	Corio	Geelong ...	1872	50	27 2	34¼	32½	4¾	29¾	2	...	− 40	...	− 24	+190	4	3½
8	Pride of Horsham	Horsham ...	1876	46	27 2	31	27	2	29¼	2	...	+ 4	...	− 94	+545	½	3
	(*a*) The Eight Branches ...	...		603	27 2	37	35¾	6½	29¾	3¾	...	...	...	+ 3	+190	4¾	3 to 5
	(*b*) The District Funeral Fund ...			603	4 0	37	35¾	6½	29¾	3¾	149	− 35	− 19	...	+190	7	5½
				Children under 14 (97)		...	...	...	...	...	...	...	...	...	...	...	...
	(*c*) The Ballarat District ...	...		603	31 2	37	35¾	6½	29¾	3¾	149	− 35	− 19	+ 3	+190	5¾	3 to 5½

No.	Liabilities. Value of Sick Pay.	Liabilities. Value of Sums payable at Death.	Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Assets. Value of Contributions.	Assets. Capital.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.
1	19	20	21	22	23	24	25	26	27	28
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s.	£ s.	£ s.
1	4,512 4 5	...	170 15 1	4,682 19 6	...	3,436 18 5	1,246 1 1	6 4	+ 0 17	5 7
2	3,430 7 5	...	...	3,430 7 5	1,306 16 6	2,027 0 9	96 10 2	1 1	− 14 10	15 11
3	1,491 5 0	...	...	1,491 5 0	344 17 6	924 7 5	222 0 1	5 3	− 8 0	13 3
4	1,625 3 7	...	...	1,625 3 7	441 12 5	1,011 7 9	172 3 5	3 8	− 8 13	12 1
5	2,354 16 2	...	...	2,354 16 2	473 19 5	1,504 9 7	376 7 2	4 11	− 5 14	10 5
6	1,360 11 5	...	...	1,360 11 5	553 3 5	762 12 10	44 15 2	1 3	− 14 4	15 7
7	1,256 1 5	...	16 14 2	1,272 15 7	...	1,069 6 0	203 9 7	4 1	+ 0 7	3 14
8	971 16 2	...	65 18 9	1,037 14 11	...	904 4 10	133 10 1	2 18	+ 1 9	1 9
			[253 8 0	17,255 13 7	3,120 9 3]					
(*a*)	17,002 5 7	...	...	17,002 5 7	2,867 1 3	11,640 7 7	2,494 16 9	4 3	− 4 15	8 18
(*b*)	...	3,431 13 7 15 19 7	...	3,447 13 2	675 15 4	1,283 7 7	1,488 10 3	2 9	− 1 2	3 11
(*c*)	17,002 5 7	3,447 13 2	...	20,449 18 9	3,542 16 7	12,923 15 2	3,983 7 0	6 12	− 5 17	12 9

NOTES.—*Extracts from the Report on each Branch:—*

Branch No. 1.—The rates of interest per cent. in 1879, '80, '81, '82, '83 were 6·7, 6·3, 6·2, 5·9, 6·9. The surplus shown I believe to be due to the comparatively large capital, the fair amount of profit received from investments, and the somewhat under-average age of the members. The funds have been kept regularly and closely invested during the quinquennium at a fairly remunerative rate of interest.

No. 2.—The only interest received was 4·9 per cent. in 1883. During the three years 1879–81 the Sick and Funeral Fund was completely exhausted, and had to borrow from the Medical and Management Fund and from the District in order to discharge sick claims; it was subsequently brought into credit by means of levies on the members.

No. 3.—The rates of interest were ·9, 1·6, 6·4, 3·3, 4·4. The Sick and Funeral Fund was reduced in 1879 from £202 to £150 by loss sustained in realizing hall property.

No. 4.—The only rates of interest were ·8 in 1880 and ·3 in 1883. A large proportion of the Sick and Funeral Fund during the quinquennium was invested in a hall for the use of which the Medical and Management Fund paid no rent, while credited to the latter fund appear several sums under the head of "Donations."

No. 5.—The rates of interest were 5·4, 6·5, 6·5, 3·5, 4·4.

No. 6.—The rates of interest were 4·9, 7·8, 4·3, 1, 0. Between 1878 and 1881 the Sick and Funeral Fund was reduced from £119 to £39 owing to excessive sickness expenditure.

No. 7.—The rates of interest were 3·9, 4, 3·8, 3·2, 5. The surplus shown I believe to be due principally to the under-average age of the members.

No. 8.—The only interest received was 1·9 per cent. in 1883. The surplus shown I believe to be due to the under-average age of the members at valuation and at entry, the favourable sickness experience, and the high rate of withdrawals. It must be borne in mind that the results brought out in the valuation will not be realized unless at least 3 per cent is obtained on the total funds in future. This branch was reported to be closed in 1880, and no return was received that year.

The Eight Branches taken together.—The rates of interest were 4·5, 5, 5·3, 4·3, 5·2.

The District Funeral Fund.—The rates of interest were 7·1, 7·5, 6·3, 7·1, 7·1.

The whole Ballarat District.—The rates of interest were 5·4, 5·9, 5·7, 5·3, 5·9. For cause of deficiency, &c., see "Report of the Actuary" on the whole Order, section 10, *post.*

Signature of Valuer	...	E. F. OWEN.
Address	...	Department of the Government Statist.
Calling or Profession	...	Actuary.
Date	...	29th December, 1884.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Bendigo District of the Grand United Order of Odd Fellows Friendly Society, as at the 31st December, 1883.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 16,243 10 0	..	..	..	7,787 16 0		
During second six months' sickness, at 15s. per week	..	..	..	..	..	1,126 2 2		
After second six months' sickness, at 5s. per week	357	..	485 10 5	8,175 6 0	7,202 6 0	955 17 3	10,316 11 0	
Permanent allowances after the 70th year of 1s. 11d. per week, taken as equivalent to future sick claims	..	..	..	..	..	2,128 9 10		
Sums payable at death of members, at £20 ..	..	(*a*) 7,140 0 0	71 8 0	1,198 12 5	950 17 0	2,986 2 0	2,696 13 0	
" " " wives, at £10 ..	135	1,350 0 0				383 13 0		
" " " probable future registered wives ..	..	..	..	..	..	..	235 0 0	
" " " children, at £2 ..	87	174 0 0	..	..	..	12 3 1	12 3 1	
Total	579	24,907 10 0	556 18 5	9,373 18 5	8,153 3 0	15,380 3 4	13,260 7 1	5,107 4 1

VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of benefits assured to members and wives, as per Summary...	13,013 4 0	Capital, as per secretaries' returns	1,696 8 9
Value of sums payable at death of probable future registered wives, less registration fees	235 0 0	Value of members' future contributions ...	8,153 3 0
Value of sums payable at death of children under 14 years of age	12 3 1	Deficiency	3,410 15 4
	£13,260 7 1		£13,260 7 1

Sick Funds.—Valuation Balance-Sheet.

Liabilities.	£	s.	d.	Assets.	£	s.	d.
Value of sick benefits assured to members, as per Summary	10,316	11	0	Capital, as per secretaries' returns	1,127	7	3
				Value of members' future contributions ...	7,202	6	0
				Deficiency	1,986	17	9
	£10,316	11	0		£10,316	11	0

Funeral Fund.—Valuation Balance-Sheet.

Liabilities.	£	s.	d.	Assets.	£	s.	d.
Value of funeral benefits assured to members and wives, as per Summary	2,696	13	0	Capital, as per secretary's return	569	1	6
Value of sums payable at death of probable future registered wives, less registration fees	235	0	0	Value of members' future contributions ...	950	17	0
				Deficiency	1,423	17	7
Value of sums payable at death of children under 14 years of age	12	3	1				
	£2,943	16	1		£2,943	16	1

SUMMARY of the Valuation of the Bendigo District of the Grand United Order of Odd Fellows, as at the 31st December, 1883.

No.	Branch.	Where Situated.	When Established.	No. of Members.	Average Annual Contribution per Member.	Average Age. 1 January, 1879.	Average Age. 31 December, 1883.	Average Duration of Membership.	Members Withdrawing. Average Age.	Members Withdrawing. Average Duration of Membership.	No. of Wives.	Experience 1879-83, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866-70. Mortality. Members.	Mortality. Wives.	Sickness.	Withdrawals.	Interest. Realized 1879-83.	Interest. Assumed in future.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
					s. d.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.		%	%	%	%	%	%
1	Star of Eaglehawk	Eaglehawk ...	1866	198	27 2	34¾	34	7	27¼	4½	....	+ 4	...	+ 2	− 22	3½	3½
2	Sandhurst ...	Sandhurst ...	1868	64	27 2	40¾	38¾	5¾	30¾	1¾	...	+68	...	+30	+314	6¾	3½
3	Pride of Bendigo...	Sandhurst ...	1875	73	27 2	38¾	35¼	5¾	32	3½	...	−41	...	−52	+ 69	3¾	3½
4	Perseverance ...	Sandhurst ...	1875	22	27 2	37¼	46	8¼	35¾	4¾	...	−35	...	−17	+823	0	3
	(*a*) The Four Branches			357	27 2	36¾	35¾	6½	32¼	3¾	...	...	...	− 5	+135	4	3 & 3½
	(*b*) The District Funeral Fund ...			357	4 0	36¾	35¾	6½	32¼	3¾	135	+ 2	−34	...	+135	4¼	3½
				Children under 14 (87)		...	...	...	...	...	...	...	...	...	...	...	...
	(*c*) The Bendigo District			357	31 2	36¾	35¾	6½	32¼	3¾	135	+ 2	−34	− 5	+135	4	3 & 3½

No.	Liabilities. Value of Sick Pay.	Liabilities. Value of Sums payable at Death.	Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Assets. Value of Contributions.	Assets. Capital.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.
1	19	20	21	22	23	24	25	26	27	28
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s.	£ s.	£ s.
1	5,541 6 7	...	...	5,541 6 7	758 11 1	4,097 14 3	685 1 3	3 9	− 3 17	7 6
2	1,913 15 2	...	...	1,913 15 2	683 16 3	1,154 3 2	75 15 9	1 4	−10 14	11 18
3	1,978 13 0	...	...	1,978 13 0	171 9 0	1,502 0 0	305 4 0	4 4	− 2 7	6 11
4	882 16 3	...	...	882 16 3	373 1 5	448 8 7	61 6 3	2 16	−16 19	19 15
(*a*)	10,316 11 0	....	...	10,316 11 0	1,986 17 9	7,202 6 0	1,127 7 3	3 3	− 5 11	8 14
(*b*)	...	2,931 13 0 12 3 1	...	2,943 16 1	1,423 17 7	950 17 0	569 1 6	1 12	− 4 0	5 12
(*c*)	10,316 11 0	2,943 16 1	...	13,260 7 1	3,410 15 4	8,153 3 0	1,696 8 9	4 15	− 9 11	14 6

NOTES.—*Extracts from the Report on each Branch:—*

Branch No. 1 —The rates of interest per cent. in 1879, '80, '81, '82, '83 were 4·7, 5, 2·7, 2·5, 4. During the years 1880–2 the sum remaining uninvested was over £100.

No. 2.—The rates of interest were 11·8, 4·9, 6·9, 4, 3·4. During the years 1880–3 the Sick and Funeral Fund was reduced from £154 to £76.

No. 3.—The rates of interest were 4·4, 4·7, 3·2, 3·2, 4.

No. 4.—No interest was received during the five years. In 1879 the Sick and Funeral Fund was reduced from £57 to £9 through excessive sickness expenditure in that year.

The Four Branches taken together.—The rates of interest were 5·6, 4·9, 3·2, 2·7, 3·8.

The District Funeral Fund.—The rates of interest were 5·3, 5·6, 3·8, 2·9, 3·9.

The whole Bendigo District.—The rates of interest were 5·5, 5·1, 3·4, 2·7, 3·8. For cause of deficiency, &c., see "Report of the Actuary" on the whole Order, section 10, *post.*

Signature of Valuer	...	E. F. OWEN.
Address	...	Department of the Government Statist.
Calling or Profession	...	Actuary.
Date	...	29th December, 1884.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Castlemaine District of the Grand United Order of Odd Fellows Friendly Society, as at the 31st December, 1883.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 17,426 10 0	..	..	..	8,322 9 10		
During second six months' sickness, at 15s. per week	..	..	..	..	..	1,291 6 2		
After second six months' sickness, at 5s. per week	383	..	520 17 7	8,101 5 2	7,598 5 0	1,126 12 5	12,027 1 7	
Permanent allowances after the 70th year of 1s. 11d. per week taken as equivalent to future sick claims	..	..	..	..	..	2,588 17 10		
Sums payable at death of members, at £20 ..	..	(*a*) 7,660 0 0	76 12 0	1,012 15 7	843 4 7	2,673 14 10	2,601 14 7	
" " " wives, at £10 ..	128	1,280 0 0				339 5 7		
" " " probable future registered wives ..	..	..	..	..	..	..	216 0 0	
" " " children, at £2 ..	84	168 0 0	..	..	..	8 12 1	8 12 1	
Total	595	26,534 10 0	597 9 7	9,114 0 9	8,441 9 7	16,350 18 9	14,853 8 3	6,411 18 8

VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of benefits assured to members and wives, as per Summary	14,628 16 2	Capital, as per secretaries' returns	4,426 13 10
Value of sums payable at death of probable future registered wives, less registration fees	216 0 0	Value of members' future contributions ...	8,441 9 7
Value of sums payable at death of children under 14 years of age	8 12 1	Deficiency	1,985 4 10
	£14,853 8 3		£14,853 8 3

SICK FUNDS.—VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of sick benefits assured to members, as per Summary	12,027 1 7	Capital, as per secretaries' returns	2,920 6 7
		Value of members' future contributions ...	7,598 5 0
		Deficiency	1,508 10 0
	£12,027 1 7		£12,027 1 7

FUNERAL FUND.—VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of funeral benefits assured to members and wives, as per Summary	2,601 14 7	Capital, as per secretary's return	1,506 7 3
Value of sums payable at death of probable future registered wives, less registration fees	216 0 0	Value of members' future contributions ...	843 4 7
Value of sums payable at death of children under 14 years of age	8 12 1	Deficiency	476 14 10
	£2,826 6 8		£2,826 6 8

SUMMARY of the Valuation of the Castlemaine District of the Grand United Order of Odd Fellows, as at the 31st December, 1883.

No.	Branch.	Where Situated.	When Established.	No. of Members.	Average Annual Contribution per Member.	Average Age. 1 January, 1879.	Average Age. 31 December, 1883.	Average Duration of Membership.	Members withdrawing. Average Age.	Members withdrawing. Average Duration of Membership.	No. of Wives.	Experience 1879–83, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866–70. Mortality. Members.	Mortality. Wives.	Sickness.	Withdrawals.	Interest. Realized 1879–83.	Interest. Assumed in future.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
					s. d.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.		%	%	%	%	%	%
1	Welcome ...	Campbell's Creek	1860	75	27 2	40 4/12	42 3/4	14 1/4	31 1/2	8	...	+38	...	+ 2	+146	7	5
2	Vaughan Union ...	Vaughan ...	1862	4	27 2	41 3/12	51 1/4	21 1/4	24	5	...	−37	...	+119	− 36	0	3
3	Fryer's Creek Friendly	Fryer's Creek ...	1863	85	27 2	37 1/4	37 1/2	8	34 1/4	5 1/2	...	+71	...	− 34	+ 23	4 1/2	3 1/2
4	Mount Alexander	Castlemaine ...	1863	31	27 2	39 3/4	44 1/2	11 3/4	32 1/2	2 1/4	...	−12	...	− 59	+ 36	4	3 1/2
5	Daylesford ...	Daylesford ...	1864	57	27 2	43	44 1/4	10 1/2	44 1/2	8	...	+17	...	− 27	+155	4	3 1/2
6	Grand Myrniong ...	Myrniong ...	1868	13	27 2	37 1/2	43 1/4	12 3/4	39 3/4	9 1/4	...	− 5	...	+ 2	+294	4 1/2	3 1/2
7	Baringhup ...	Baringhup ...	1876	12	27 2	29	31	4 3/4	28 1/2	3	...	...	...	− 41	− 43	2 1/2	3
8	Southern Cross ...	Taradale ...	1863	17	27 2	40 1/4	46	15 1/2	38	9 1/2	...	−46	...	+ 72	+355	3	3
9	Malmsbury ...	Malmsbury ...	1863	19	27 2	40 3/4	41 1/2	10 1/2	35	6 3/4	...	−42	...	− 26	+375	5 3/4	4 1/2
10	Drummond ...	Drummond ...	1864	14	27 2	35	38	12 1/4	34 1/2	7 3/4	...	− 9	...	− 18	+276	3 1/4	3
11	Kyneton ...	Kyneton ...	1876	34	27 2	29 3/4	28 3/4	3	24 1/4	2 1/2	...	...	...	− 48	+290	0	3
14	Mooroopna ...	Mooroopna ...	1881	22	27 2	1882 28 3/4	32 1/2	2	28 1/4	1 1/4	...	...	...	− 76	− 92	3	3
	(*a*) The Twelve Branches ..	...		383	27 2	39	39 3/4	10	32	5 1/4	...	...	...	− 8	+213	4 1/4	3 to 5
	(*b*) The District Funeral Fund			383	4 0	39	39 3/4	10	32	5 1/4	128	+ 3	−47	...	+213	6 1/2	5
				Children under 14 (84)					...	...	...	...	...	...	...	...	...
	(*c*) The Castlemaine District ...	...		383	31 2	39	39 3/4	10	32	5 1/4	128	+ 3	−47	− 8	+213	5	3 to 5

No.	Liabilities. Value of Sick Pay.	Liabilities. Value of Sums payable at Death.	Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Assets. Value of Contributions.	Assets. Capital.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.
1	19	20	21	22	23	24	25	26	27	28
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s.	£ s.	£ s.
1	2,064 17 3	...	...	2,064 17 3	771 16 10	1,178 2 5	114 18 0	1 11	−10 6	11 17
2	171 2 7	...	...	171 2 7	95 18 1	72 7 0	2 17 6	0 14	−24 0	24 14
3	2,444 6 0	...	...	2,444 6 0	124 6 5	1,703 11 10	616 7 9	7 5	− 1 9	8 14
4	1,111 19 7	...	...	1,111 19 7	114 0 7	612 1 2	385 17 10	12 9	− 3 14	16 3
5	1,983 18 3	...	...	1,983 18 3	550 10 3	1,065 2 0	368 6 0	6 9	− 9 13	16 2
6	471 1 0	...	3 12 11	474 13 11	...	262 13 7	212 0 4	16 6	+ 0 6	16 0
7	400 8 7	...	...	400 8 7	14 6 8	315 16 2	70 5 9	5 17	− 1 4	7 1
8	687 12 0	...	...	687 12 0	126 15 3	343 16 5	217 0 4	12 15	− 7 9	20 4
9	576 17 2	...	298 3 8	875 0 10	...	352 3 7	522 17 3	27 10	+15 14	11 16
10	512 10 0	...	...	512 10 0	19 10 1	331 2 0	161 17 11	11 11	− 1 8	12 19
11	854 4 2	...	57 19 8	912 3 10	...	793 12 3	118 11 7	3 10	+ 1 14	1 16
14	748 5 0	...	...	748 5 0	51 2 1	567 16 7	129 6 4	5 18	− 2 6	8 4
(*a*)	12,027 1 7	...	[359 16 3	12,386 17 10	1,868 6 3]	7,598 5 0	2,920 6 7	7 12	− 3 19	11 11
			...	12,027 1 7	1,508 10 0					
(*b*)	...	2,817 14 7 / 8 12 1	...	2,826 6 8	476 14 10	843 4 7	1,506 7 3	3 19	− 1 5	5 4
(*c*)	12,027 1 7	2,826 6 8	...	14,853 8 3	1,985 4 10	8,441 9 7	4,426 13 10	11 11	− 5 4	16 15

NOTES.—*Extracts from the Report on each Branch:—*

Branch No. 1.—The rates of interest per cent. in 1879, '80, '81, '82, '83 were 6·4, 6·9, 7·1, 5·3, 10·3. Between 1878 and 1883 the Sick and Funeral Fund was reduced, owing to excessive sickness expenditure, from £166 to £65. The Hall is returned in this branch as the property of the Medical and Management Fund.

No. 2.—No interest was received during the five years. Owing to the excessive sickness expenditure the Sick and Funeral Fund has become exhausted, and the Branch finds itself at the end of 1883 incapable of discharging accrued sick claims amounting to £17, notwithstanding assistance received from the District during 1881–3 to the extent of £37.

No. 3.—The rates of interest were 4·9, 5·3, 4·3, 3·2, 4·5.

No. 4.—The rates of interest were 4·9, 4·9, 4·5, 3·1, 3·2. The Sick and Funeral Fund has increased during the quinquennium by £100, but the interest credited has decreased from £13 to £11 10s.

No. 5.—The rates of interest were 4·5, 4·9, 3·5, 3·1, 4·2.

No. 6.—The rates of interest were 5·3, 4·9, 4·4, 3·3, 4·3. The surplus shown I believe to be due to the large amount of capital possessed by the Branch. Too large a proportion of the interest during the quinquennium appears to have been appropriated to the Medical and Management Fund; during 1882–3 the Sick and Funeral Fund expenditure exceeded the income by £27.

No. 7.—The rates of interest were 3·8, 3, 2·1, 1·9, 2·7. The Medical and Management Fund has been indebted to the Sick and Funeral Fund during the quinquennium; this has had an adverse effect on the investments of the latter fund.

No. 8.—The rates of interest were 3·4, 5·1, 2·6, 1·4, 2·4. The Sick and Funeral Fund expenditure during the quinquennium exceeded the income by £45; during the same period the debit balances of the Medical and Management Fund have had an adverse effect on the investments of the Lodge; in 1882 the interest paid on overdraft, £1 10s., was debited to the Sick and Funeral Fund.

NOTES.—*Extracts from the Report on each Branch* (continued):—

No. 9.—The rates of interest were 5·6, 5·4, 6·9, 6·4, 4·5. The surplus shown I believe to be due to the relatively large amount of capital possessed by the Branch.

No. 10.—The rates of interest were 4·6, 4·2, 2·9, 2, 3·2.

No. 11.—No interest was received during the five years. The surplus shown I believe to be due to the favourable sickness experience, the high rate of withdrawals, the under-average age of the members, and the valuation having been made at 3 per cent., which must at least be obtained in future to justify the results brought out. No attempt appears to have been made during the quinquennium to increase the income by returns from invested funds.

No. 14.—The only interest received in the two years was 4·5 per cent. in 1883. The sum of £82 10s. was stated by the secretary to be invested in 1881, but no interest was credited in 1882.

The Twelve Branches taken together.—The rates of interest were 4·8, 5, 4·4, 3·4, 4.

The District Funeral Fund.—The rates of interest were 5·1, 6·2, 6·5, 7·2, 6·9.

The whole Castlemaine District.—The rates of interest were 4·9, 5·4, 5·2, 4·7, 5. The Kyneton District amalgamated with this District during the year 1880. For cause of deficiency see "Report of the Actuary" on the whole Order, section 10, *post*.

Signature of Valuer	...	E. F. OWEN.
Address ...	...	Department of the Government Statist.
Calling or Profession	...	Actuary.
Date	...	29th December, 1884.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Gippsland District of the Grand United Order of Odd Fellows Friendly Society, as at the 31st December, 1883.

SUMMARY OF THE RESULTS OF THE VALUATION.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 8,736 0 0	..	..	..	4,147 10 7		
During second six months' sickness, at 15s. per week	..	..	..	..	..	614 17 8		
After second six months' sickness, at 5s. per week	192	..	261 2 5	4,214 1 7	3,673 17 2	526 14 7	5,633 1 7	
Permanent allowances after the 70th year of 1s. 11d. per week, taken as equivalent to future sick claims	..	..	..	..	..	1,145 10 7		
Sums payable at death of members, at £20 ..	..	(*a*) 3,840 0 0	38 8 0	525 8 2	525 8 2	1,254 3 7	1,392 7 7	
" " " wives, at £10 ..	58	580 0 0				138 4 0		
" " " probable future registered wives ..	..	..	..	..	..	..	117 0 0	
" " " children, at £2 ..	43	86 0 0	..	..	..	6 8 6	6 8 6	
Total	293	13,242 0 0	299 10 5	4,739 9 9	4,199 5 4	7,833 9 6	7,148 17 8	2,949 12 4

VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of benefits assured to members and wives, as per Summary	7,025 9 2	Capital, as per secretaries' returns ...	2,211 19 1
Value of sums payable at death of probable future registered wives, less registration fees	117 0 0	Value of members' future contributions ...	4,199 5 4
Value of sums payable at death of children under 14 years of age	6 8 6	Deficiency	737 13 3
	£7,148 17 8		£7,148 17 8

SICK FUNDS.—VALUATION BALANCE-SHEET.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of sick benefits assured to members, as per Summary	5,633 1 7	Capital, as per secretaries' returns	1,483 19 4
		Value of members' future contributions ...	3,673 17 2
		Deficiency	475 5 1
	£5,633 1 7		£5,633 1 7

FUNERAL FUND.—VALUATION BALANCE-SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of funeral benefits assured to members and wives, as per Summary	1,392	7	7	Capital, as per secretary's return	727	19	9
Value of sums payable at death of probable future registered wives, less registration fees	117	0	0	Value of members' future contributions ...	525	8	2
Value of sums payable at death of children under 14 years of age	6	8	6	Deficiency	262	8	2
	£1,515	16	1		£1,515	16	1

SUMMARY of the Valuation of the Gippsland District of the Grand United Order of Odd Fellows, as at the 31st December, 1883.

No.	Branch.	Where Situated.	When Established.	No. of Members.	Average Annual Contribution per Member.	Average Age. 1 January, '79.	Average Age. 31 December, '83.	Average Duration of Membership.	Members Withdrawing. Average Age.	Members Withdrawing. Average Duration of Membership.	No. of Wives.	Experience 1879–83, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866–70. Mortality. Members.	Mortality. Wives.	Sickness.	Withdrawals.	Interest. Realized 1879–83.	Interest. Assumed in future.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
					s. d.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.		%	%	%	%	%	%
1	Pioneer	Sale	1862	93	27 2	36¾	38½	9	29¾	4¾	...	− 31	...	+ 23	+281	4¼	3½
2	Shakespeare ...	Stratford ...	1866	22	27 2	38	39	10¾	33½	6	...	+ 47	...	− 15	+204	4	3½
3	Bairnsdale ...	Bairnsdale ...	1872	66	27 2	32¼	37	5¼	29½	4	...	− 37	...	− 38	+441	4½	4
5	New Province ...	Traralgon ...	1881	11	27 2	1882 26	27¾	1¾	28	1	...	+237	...	− 69	+952	0	3
	(*a*) The Four Branches			192	27 2	35	37½	7½	29½	4	...	...	...	− 1	+378	4¼	3 to 4
	(*b*) The District Funeral Fund ...			192	4 0	35	37½	7½	29½	4	58	− 16	− 70	...	+378	5½	5
				Children under 14 (43)		...	...	...	...	...	...	...	...	...	...	...	...
	(*c*) The Gippsland District			192	31 2	35	37½	7½	29½	4	58	− 16	− 70	− 1	+378	4¾	3 to 5

No.	Liabilities. Value of Sick Pay.	Liabilities. Value of Sums Payable at Death.	Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Assets. Value of Contributions.	Assets. Capital.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.
1	19	20	21	22	23	24	25	26	27	28
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s.	£ s.	£ s.
1	2,887 11 5	...	...	2,887 11 5	444 15 9	1,733 7 5	709 8 3	7 13	− 4 16	12 9
2	750 4 0	...	...	750 4 0	26 6 9	477 8 9	246 8 6	11 4	− 1 4	12 8
3	1,645 9 2	...	...	1,645 9 2	3 7 6	1,160 5 7	481 16 1	7 6	− 0 1	7 7
5	349 17 0	...	...	349 17 0	0 15 1	302 15 5	46 6 6	4 4	− 0 1	4 5
(*a*)	5,633 1 7	...	...	5,633 1 7	475 5 1	3,673 17 2	1,483 19 4	7 14	− 2 10	10 4
(*b*)	...	1,509 7 7 6 8 6	...	1,515 16 1	262 8 2	525 8 2	727 19 9	3 16	− 1 7	5 3
(*c*)	5,633 1 7	1,515 16 1	...	7,148 17 8	737 13 3	4,199 5 4	2,211 19 1	11 10	− 3 17	15 7

NOTES.—*Extracts from the Report on each Branch* :—

Branch No. 1.—The rates of interest in 1879, '80, '81, '82, 83 were ·9, 6·9, 6·3, 3·5, 4·3. In the year 1879, when the Medical and Management Fund amounted to only £28, the sum of £27 18s. was misappropriated thereto under the head of "Interest arising from the investment of any portion of this fund," £441 being at the time returned as invested in a Hall, and £189 as not invested; in 1882, £13 12s. was similarly misappropriated as "Rent of Lodge Hall" and £7 in 1883, making a loss to the Sick and Funeral Fund of £48 altogether; during 1879–81, the Sick and Funeral Fund expenditure exceeded the income by £28.

No. 2.—The rates of interest were 4·5, 4·8, 4·2, 2·4, 3·9.

No. 3.—The rates of interest were 5·5, 4·5, 4·1, 3·6, 5·5. The Medical and Management Fund was in a deficiency during 1879–80–81 of £31, £27, £18, and was brought into credit in 1882 by means of a "donation" of £18, supplemented in 1883 by the sum of £8 10s. described as "Donations, Sports, &c."

No. 5.—No interest was received during the two years.

The Four Branches taken together.—The rates of interest were 2·7, 5·9, 5·3, 3·3, 4·5.

The District Funeral Fund.—The rates of interest were 5·4, 5·6, 5·8, 5·4, 5·7.

The whole Gippsland District.—The rates of interest were 3·6, 5·8, 5·5, 4, 4·9. For cause of deficiency see "Report of the Actuary" on the whole Order, section 10, *post*.

Signature of Valuer ... E. F. OWEN.
Address ... ... Department of the Government Statist.
Calling or Profession... Actuary.
Date ... ... 29th December, 1884.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Melbourne District of the Grand United Order of Odd Fellows Friendly Society, as at the 31st December, 1883.

Summary of the Results of the Valuation.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*) 83,811 0 0	..	..	..	36,285 12 9		
During second six months' sickness, at 15s. per week	..	..	..	..	..	4,972 0 5		
After second six months' sickness, at 5s. per week	1,842	..	2,320 18 5	37,077 13 2	32,524 2 5	4,128 6 0	46,501 7 0	
Permanent allowances after the 70th year of 1s. 11d. per week, taken as equivalent to future sick claims	..	..	..	..	..	8,217 3 10		
Sums payable at death of members, at £20 ..	..	(*a*) 36,840 0 0	552 12 0	7,430 3 2	5,747 9 2	10,122 12 5 1,478 18 7	9,174 6 5	
„ „ „ wives, at £10 ..	655	6,550 0 0						
„ „ „ probable future registered wives..	..	..	..	..	..	..	841 0 0	
„ „ „ children, at £2 ..	611	1,222 0 0	..	..	..	83 6 4	83 6 4	
Total	3,108	128,423 0 0	2,873 10 5	44,507 16 4	38,271 11 7	65,288 0 4	56,599 19 9	18,328 8 2

Valuation Balance-Sheet.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of benefits assured to members and wives, as per Summary	55,675 13 5	Capital, as per secretaries' returns	11,744 4 0
Value of sums payable at death of probable future registered wives, less registration fees	841 0 0	Value of members' future contributions ...	38,271 11 7
Value of sums payable at death of children under 14 years of age	83 6 4	Deficiency	6,584 4 2
	£56,599 19 9		£56,599 19 9

Sick Funds.—Valuation Balance-Sheet.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of sick benefits assured to members, as per Summary	46,501 7 0	Capital, as per secretaries' returns	7,895 11 0
		Value of members' future contributions ...	32,524 2 5
		Deficiency	6,081 13 7
	£46,501 7 0		£46,501 7 0

Funeral Fund.—Valuation Balance-Sheet.

LIABILITIES.	£ s. d.	ASSETS.	£ s. d.
Value of funeral benefits assured to members and wives, as per Summary	9,174 6 5	Capital, as per secretary's return	3,848 13 0
Value of sums payable at death of probable future registered wives, less registration fees	841 0 0	Value of members' future contributions ...	5,747 9 2
Value of sums payable at death of children under 14 years of age	83 6 4	Deficiency	502 10 7
	£10,098 12 9		£10,098 12 9

SUMMARY of the Valuation of the Melbourne District of the

No.	Branch.	Where Situated.	When Established.	No. of Members.	Average Annual Contribution per Member.	Average Age. 1 January, '79.	Average Age. 31 December, '83.	Average Duration of Membership.	Members Withdrawing. Average Age.	Members Withdrawing. Average Duration of Membership.	No. of Wives.	Experience 1879–83, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866–70. Mortality. Members.	Mortality. Wives.	Sickness.	Withdrawals.	Interest. Realized 1879–83.	Interest. Assumed in future.
1	2	3	4	5	6 s. d.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12	13 %	14 %	15 %	16 %	17 %	18 %
1	Felix	Melbourne ...	1848	187	25 2	38¼	36¼	9¾	30½	5¼	...	+ 30	...	+13	+ 69	7½	5½
2	Victoria... ...	Melbourne ...	1849	113	25 2	40¼	41¼	9¾	31¼	4¼	....	− 10	...	+32	+ 60	6	5
3	Britannia ...	Fitzroy ...	1850	193	25 2	37¾	38¼	10¼	28¾	4½	...	− 22	...	− 1	+ 67	6¾	5
4	Brighton Union ...	Brighton ...	1850	50	25 2	37½	39½	11½	34¼	7¾	...	+ 49	...	−23	+131	5¾	5
5	Perseverance ...	Williamstown...	1858	117	25 2	38	32	5½	27¾	3½	...	− 29	...	+37	− 33	6	4½
6	Fitzroy	Fitzroy ...	1858	37	25 2	39¼	40¼	9¾	30½	5¼	...	+ 22	...	−11	+264	4¾	4
7	Australian ...	Port Melbourne	1860	152	25 2	35½	34¾	9	29¼	4¾	...	+ 8	...	+ 2	− 8	6½	5
8	Sons of Freedom ...	South Melbourne	1860	107	25 2	38½	40¼	9½	32½	5	...	− 2	...	+25	+246	4	3½
9	Windsor ...	Windsor ...	1861	220	25 2	35¾	34	7	32	4¾	...	+ 1	...	+17	+ 13	6	5
11	Werribee ...	Bacchus Marsh	1868	11	25 2	28¾	29¼	5¼	28½	3	...	...	...	− 57	+638	4¼	3½
12	Carlton	Carlton ...	1869	65	25 2	36¾	31¼	4¼	28¾	3¼	...	+198	...	+74	+222	5	4½
13	Royal Alfred ...	West Melbourne	1869	70	25 2	34	36¼	6	30½	4	...	− 39	...	−26	+156	3	3
14	Nil Desperandum	Blackwood ...	1866	37	25 2	37¾	41¾	10	35¾	6¼	...	− 28	...	−21	+174	3¾	3½
15	Marquis of Normanby	Fitzroy ...	1879	81	25 2	1880 24¼	26¼	2	23¾	1½	...	+ 16	...	−40	+172	¾	3
17	Rose of Richmond	Richmond ...	1879	70	25 2	23½	25¾	2	23¼	1¾	...	...	...	−49	+208	3	3
18	Rose of Yarraville	Yarraville ...	1879	52	25 2	28¼	31¾	3¼	25¾	2	...	...	...	−14	+ 99	2	3
19	Exhibition ...	Fitzroy ...	1880	77	25 2	1881 23¾	25¼	1½	24¼	1¼	...	...	...	−74	+491	1½	3
20	Mechanic ...	Melbourne ...	1881	41	25 2	1882 22¾	25½	1¾	21½	1	...	...	...	−27	+161	¾	3
21	Crown of Success...	Footscray ...	1881	62	25 2	22¼	25¾	2	22½	1	...	...	...	−46	+293	½	3
22	Waranga ...	Rushworth ...	1869	37	25 2	1879 36	28½	3¼	...	...	...	+ 45	...	−55	...	3¾	3
23	Fernside ...	South Melbourne	1882	20	25 2	1883 24¾	28¼	1¼	19½	¾	...	...	...	...	+156	0	3
24	Rose of Collingwood	Collingwood ...	1882	43	25 2	21¼	24	¾	20¾	1	...	...	...	...	+. 29	0	3
	The Twenty-two Branches ...	...	1842		25 2	37¼	33¾	6¾	28¼	3½	...	...	...	+ 6	+118	5¾	3 to 5½
	The District Funeral Fund ...		1842		6 0	37¼	33¾	6¾	28¼	3½	655	− 5	− 2	...	+118	6½	5½
			Children under 14 (611)			...	...	...	...	...	...	...	...	...	...	...	...
	The Melbourne District ...	...	1842	31	2	37¼	33¾	6¾	28¼	3½	655	− 5	− 2	+ 6	+118	6	3 to 5½

NOTES.—*Extracts from the Report on each Branch:—*

Branch No. 1.—The rates of interest in 1879, '80, '81, '82, '83 were 6·7, 7·9, 7·7, 7·5, 7·1. In the two years, 1879-80, the interest appropriated to the Medical and Management Fund was at the rate of 10 per cent. per annum, and in 1881 at the rate of 20 per cent.; the funds have been kept regularly, closely, and profitably invested during the quinquennium.

No. 2.—The rates of interest were 6·7, 7·3, 6·1, 4·8, 5·5. The funds have been kept regularly invested during the quinquennium at fairly remunerative rates.

No. 3.—The rates of interest were 9·8, 6·3, 7·1, 4·7, 6·4.

No. 4.—The rates of interest were 5·7, 5·6, 6·6, 5·1, 5·3. The surplus shown I believe to be due to the relatively large amount of capital possessed by the Branch. In 1880 the Sick and Funeral Fund was debited with "Loss on Hall, £86 18s. 7d.," "Loss by Contingencies, £26 14s. 2d.," and the Medical and Management Fund credited with "Loss by Contingencies, £26 14s. 2d."

No. 5.—The rates of interest were 7·4, 6·8, 6·4, 5·8, 4·2. The Sick and Funeral Fund has increased during the quinquennium from £236 to £350, but the interest credited thereto has decreased from £17 17s. to £14.

No. 6.—The rates of interest were 5·8, 7, 3·6, 2·9, 4·5. Great irregularity is observable in the amount of interest credited during the quinquennium, less having been received in 1883 than in 1879, although the fund had increased in the interval.

No. 7.—The rates of interest were 7·1, 8·1, 6, 6·3, 5·4.

No. 8.—The rates of interest were 5·8, 4·9, 4·2, 3·8, 1·4. In 1882 the Sick and Funeral Fund amounted to £388, whereof £236 remained uninvested, and £42 was lent to the Medical and Management Fund; this accounts for the low rate of interest received in 1883.

No. 9.—The rates of interest were 5, 7, 6·1, 5·6, 6·4. This Branch appears to possess Hall property, independently of the Sick and Funeral Fund and the Medical and Management Fund, valued at £500.

No. 11.—The rates of interest were 7·1, 4·7, 3·1, 2·4, 4·3. The surplus shown I believe to be due to the sufficiency of the capital, the favourable sickness experience, and the high rate of withdrawals. There appears to be some irregularity in the rate of interest received during the quinquennium.

No. 12.—The rates of interest were 6·1, 6·1, 5·2, 0, 6·4. During the five years, 1878-82, the Sick and Funeral Fund expenditure exceeded the income by £52; £70 was stated by the Secretary to be invested at 4 per cent. in 1881, but no interest was credited in 1882.

No. 13.—The rates of interest were 4·6, 4·1, 3·1, 2·2, 1·8. The Sick and Funeral Fund increased considerably during the quinquennium, but the interest decreased in amount and therefore greatly in rate.

No. 14.—The rates of interest were 5·1, 4·6, 2·5, 3·4, 3.

Grand United Order of Odd Fellows, as at the 31st December, 1883.

Liabilities.			Assets.					
Value of Sick Pay.	Value of Sums payable at Death.	Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Value of Contributions.	Capital.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.	No.
19	20	21	22	23	24	25	26	27	28	1
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s.	£ s.	£ s.	
3,885 1 0	...	...	3,885 1 0	420 6 3	2,462 14 0	1,002 0 9	5 7	− 2 5	7 12	1
3,071 6 2	...	...	3,071 6 2	133 19 0	1,693 1 9	1,244 5 5	11 0	− 1 4	12 4	2
4,474 8 7	...	...	4,474 8 7	480 13 3	2,804 5 5	1,189 9 11	6 3	− 2 10	8 13	3
1,205 5 7	...	166 11 10	1,371 17 5	...	733 6 0	638 11 5	12 15	+ 3 7	9 8	4
2,979 19 9	...	...	2,979 19 9	498 7 4	2,127 8 10	354 3 7	3 1	− 4 5	7 6	5
1,101 3 0	...	...	1,101 3 0	95 13 7	632 8 5	373 1 0	10 2	− 2 12	12 14	6
3,384 11 7	...	...	3,384 11 7	506 8 2	2,390 13 2	487 10 3	3 4	− 3 7	6 11	7
3,425 1 10	...	...	3,425 1 10	1,235 1 11	1,874 18 5	315 1 6	2 19	− 11 11	14 10	8
4,754 15 2	...	...	4,754 15 2	801 15 4	3,512 4 10	440 15 0	2 0	− 3 13	5 13	9
320 6 10	...	1 7 3	321 14 1	...	255 11 0	66 3 1	6 0	+ 0 2	5 18	11
1,421 4 0	...	...	1,421 4 0	391 10 7	923 17 7	105 15 10	1 13	− 6 0	7 13	12
2,264 11 10	...	...	2,264 11 10	457 4 0	1,448 8 10	358 19 0	5 3	− 6 11	11 14	13
1,185 13 10	...	...	1,185 13 10	257 2 3	661 0 5	267 11 2	7 5	− 6 19	14 4	14
2,089 15 0	...	...	2,089 15 0	177 9 3	1,782 13 0	129 12 9	1 12	− 2 4	3 16	15
1,778 2 2	...	...	1,778 2 2	54 2 3	1,549 2 10	174 17 1	2 10	− 0 15	3 5	17
1,532 15 2	...	...	1,532 15 2	314 17 5	1,110 16 7	107 1 2	2 1	− 6 1	8 2	18
1,942 19 10	...	...	1,942 19 10	81 11 1	1,704 13 10	156 14 11	2 1	− 1 1	3 2	19
1,039 7 10	...	...	1,039 7 10	74 6 6	907 1 0	58 0 4	1 8	− 1 16	3 4	20
1,586 19 10	...	...	1,586 19 10	106 11 0	1,365 2 7	115 6 3	1 17	− 1 14	3 11	21
1,105 16 10	...	27 19 5	1,133 16 3	...	930 17 2	202 19 1	5 10	+ 0 15	4 15	22
650 12 2	...	...	650 12 2	99 1 9	507 11 2	43 19 3	2 4	− 4 19	7 3	23
1,301 9 0	...	...	1,301 9 0	91 11 2	1,146 5 7	63 12 3	1 10	− 2 3	3 13	24
46,501 7 0	...	[195 18 6	46,697 5 6	6,277 12 1]						
		...	46,501 7 0	6,081 13 7	32,524 2 5	7,895 11 0	4 6	− 3 6	7 12	
...	10,015 6 5	...	10,098 12 9	502 10 7	5,747 9 2	3,848 13 0	2 2	− 0 6	2 8	
...	83 6 4									
46,501 7 0	10,098 12 9	...	56,599 19 9	6,584 4 2	38,271 11 7	11,744 4 0	6 8	− 3 12	10 0	

NOTES.—*Extracts from the Report on each Branch* (continued):—

No. 15.—The only interest received was 1·6 per cent. in 1883. The sum of £60 was stated by the secretary to be invested at 4 per cent. in 1881, and £110 in 1882, but no interest was credited in 1882, and the sum received in 1883 should have been double the sum credited.

No. 17.—The rates of interest during 1880–3 were 0, 2·3, 4·4, 3·3.

No. 18.—The rates of interest were 2·1, 4·1, 0, 1·7.

No. 19.—The only interest received was 3 per cent. in 1883.

No. 20.—The only interest received was 2 per cent. in 1882.

No. 21.—The only interest received was 1·3 per cent. in 1882. The sum of £70 was stated by the secretary to be invested at 5 per cent. in 1882, but no interest was credited in 1883.

No. 22.—The rates of interest during 1879–83 were 0, 8·8, 0, 5·1, 4·5. The surplus shown I believe to be due to the sufficiency of the capital, the under-average age of the members, and the favourable sickness experience. This Branch formerly belonged to the Castlemaine District, and joined the Melbourne District in 1881. According to the secretary's statement on the return for 1880, £100 was invested at 8 per cent., and £42 at 4 per cent., but no interest was credited in 1881.

Nos. 23 and 24.—No interest was received during the year.

The Twenty-two Branches taken together.—The rates of interest were 6·6, 6·5, 5·7, 4·8, 4·9.

The District Funeral Fund.—The rates of interest were 7·1, 6·7, 5·2, 6·5, 7·1.

The whole Melbourne District.—The rates of interest were 6·8, 6·6, 5·5, 5·3, 5·6. For cause of deficiency see "Report of the Actuary" on the whole Order, section 10, *post*.

Signature of Valuer ... E. F. OWEN.

Address ... ... Department of the Government Statist.

Calling or Profession ... Actuary.

Date ... ... 29th December, 1884.

(G.)

ABSTRACT of the Valuation and Report on the Condition of the Grand United Order of Odd Fellows Friendly Society, as at the 31st December, 1883.

Summary of the Results of the Valuation.

Nature of Assurance Benefits.	Number of Benefits.	(*a*) Total Sums payable at Death, and (*b*) Maximum Allowances claimable in the year.	Total Yearly Contributions applicable to Assurance Benefits.	Value of Contributions.		Value of Benefits.		Excess of Value of Outgo above that of Income from Contributions.
				As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Sick allowances payable till the 70th year—								
During first six months' sickness, at 20s. per week	..	(*b*)153,653 10 0	..	..	..	69,291 5 7		
During second six months' sickness, at 15s. per week	..	..	..	..	..	9,833 10 7		
After second six months' sickness, at 5s. per week	3,377	..	4,408 10 5	70,913 1 6	62,638 18 2	8,282 17 1	91,480 6 9	
Permanent allowances after the 70th year of 1s. 11d. per week, taken as equivalent to future sick claims	..	..	..	..	..	17,264 6 1		
Sums payable at death of members, at £20 ..	..	(*a*) 67,540 0 0	859 12 0	11,761 6 4	9,350 6 6	20,484 5 8	18,923 15 2	
" " " wives, at £10 ..	1,125	11,250 0 0				2,669 18 0		
" " " probable future registered wives ..	..	..	..	..	..	..	1,782 0 0	
" " " children, at £2 ..	922	1,844 0 0	..	..	..	126 9 7	126 9 7	
Total	5,424	234,287 10 0	5,268 2 5	82,674 7 10	71,989 4 8	127,952 12 7	112,312 11 6	40,323 6 10

Valuation Balance-Sheet.

Liabilities.	£ s. d.	Assets.	£ s. d.
Value of benefits assured to members and wives, as per Summary	110,404 1 11	Capital, as per secretaries' returns	24,062 12 8
Value of sums payable at death of probable future registered wives, less registration fees	1,782 0 0	Value of members' future contributions ...	71,989 4 8
Value of sums payable at death of children under 14 years of age	126 9 7	Deficiency	16,260 14 2
	£112,312 11 6		£112,312 11 6

REPORT OF THE ACTUARY.

Explanation of the Principles upon which the Valuation has been made, and Observations on the Condition of the Society.

1. The ratio per cent. of the amount of interest derived from the portion of the Sick and Funeral Fund invested to the whole of that fund during each and all of the five preceding years was—In 1879, 5·8; 1880, 6·1; 1881, 5·3; 1882, 4·9; 1883, 5·4; 1879-83, 5·5.

2. The rates of interest used in the construction of the Valuation Tables were 3, 3½, 4, 4½, 5, 5½ per cent. (See Summaries of the Branches.)

3. The rates of sickness and mortality, taken as the basis of the Valuation Tables, were those of Ratcliffe's M.U. Experience, England, 1866–70.

4. From the investigation made into the experience of the Society during the five preceding years, it is found that the mortality has been less by 8 per cent., the mortality of wives less by 18 per cent., the sickness greater by 1 per cent., the withdrawals greater by 160 per cent., than the English M.U. rates.

5. To adapt such tables to the special circumstances of each branch, the results derived therefrom have been modified in conformity with the indications furnished by a comparison of the experience of the members during 1879–83 with that of the M.U. in England in 1866–70.

6. The value of the liabilities of each branch, on account of the probable sickness after 70, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of 1s. 11d. per week for life, when 70 years of age, has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The reduced sick allowances, payable during continued disablement, have been treated as shown in the preceding Abstracts.

8. The values of the prospective income and outgo, on account of members more than 14 weeks in arrears, have been excluded from the valuation in all the branches but three.

9. (*a*) The provision made in the several branches for the future medical management and incidental expenses is two-fifths of the contributions and initiation fees of members, the initiation fees and contributions of honorary members, fines, profit on goods, and interest on this fund. (*b*) The past experience of the Society shows that this is adequate.

10. (*a*) The deficiency shown I believe to be due principally to insufficient capital arising from the inadequacy of the contributions to provide the benefits during the past operations of the Society, and negligence, in many instances, on the part of the management in seeing that the available capital was regularly, closely, and profitably invested, and in a minor degree to the inadequacy of the contributions of the members in the Society at the valuation. (*b*) In order to make good such deficiency, I recommend that the contributions of the present members be made adequate to provide the future benefits, and to make up for the past insufficiency; and that as great a portion of the capital as possible be kept constantly invested at as high a rate of interest as is obtainable consistently with safety.

11. The Committee of the Central Body and Districts would do well to retain copies of the comments on the individual Branches to guide them in dealing with the various Branches in future. (See "Notes.—Extracts from the Report on each Branch," *ante*.)

SUMMARY of the Valuation of the Grand United Order of Odd Fellows, as at the 31st December, 1883.

No.	District.	No. of Members.	Average Annual Contribution per Member.	Average Age. 1 January, '79.	Average Age. 31 December, '83.	Average Duration of Membership.	Members Withdrawing. Average Age.	Members Withdrawing. Average Duration of Membership.	No. of Wives.	Experience 1879-83, greater (+), or less than (−), %, or equal to (=), that of M.U., England, 1866-70. Mortality. Members.	Mortality. Wives.	Sickness.	Withdrawals.	Interest. Realized 1879-83.	Interest. Assumed in future.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
			s. *d.*	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.		%	%	%	%	%	%
I	Ballarat	603	31 2	37	35¾	6½	29¾	3⅜	149	−35	−19	+ 3	+190	5⅜	3 to 5½
II	Bendigo	357	31 2	36¾	35¾	6½	32¼	3¾	135	+ 2	−34	− 5	+135	4	3 & 3½
III	Castlemaine	383	31 2	39	39¾	10	32	5¼	128	+ 3	−47	− 8	+213	5	3 to 5
IV	Gippsland	192	31 2	35	37½	7½	29½	4	58	−16	−70	− 1	+378	4⅜	3 to 5
V	Melbourne	1,842	31 2	37¼	33⅜	6¾	28¼	3½	655	− 5	− 2	+ 6	+118	6	3 to 5½
	(*a*) The whole Society	3,377	31 2	37¼	35¼	7	29½	4	1,125	− 8	−18	+ 1	+160	5½	3 to 5½

No.	Liabilities. Value of Sick Pay.	Liabilities. Value of Sums payable at Death.	Surplus.	Total of Liabilities or Assets, *i.e.*, of the greater.	Deficiency.	Assets. Value of Contributions.	Assets. Capital.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Capital required per Member.
1	17	18	19	20	21	22	23	24	25	26
	£ *s.* *d.*	£ *s.* *d.*	£ *s.* *d.*	£ *s.* *d.*	£ *s.* *d.*	£ *s.* *d.*	£ *s.* *d.*	£ *s.*	£ *s.*	£ *s.*
I	17,002 5 7	3,447 13 2	...	20,449 18 9	3,542 16 7	12,923 15 2	3,983 7 0	6 12	− 5 17	12 9
II	10,316 11 0	2,943 16 1	...	13,260 7 1	3,410 15 4	8,153 3 0	1,696 8 9	4 15	− 9 11	14 6
III	12,027 1 7	2,826 6 8	...	14,853 8 3	1,985 4 10	8,441 9 7	4,426 13 10	11 11	− 5 4	16 15
IV	5,633 1 7	1,515 16 1	...	7,148 17 8	737 13 3	4,199 5 4	2,211 19 1	11 10	− 3 17	15 7
V	46,501 7 0	10,098 12 9	...	56,599 19 9	6,584 4 2	38,271 11 7	11,744 4 0	6 8	− 3 12	10 0
(*a*)	91,480 6 9	20,832 4 9	...	112,312 11 6	16,260 14 2	71,989 4 8	24,062 12 8	7 3	− 4 16	11 19

Signature of Valuer ... E. F. OWEN.
Address ... ... Department of the Government Statist.
Calling or Profession ... Actuary.
Date ... ... 29th December, 1884.

ADDENDUM TO THE REPORT OF THE ACTUARY ON THE CONDITION OF THE GRAND UNITED ORDER OF ODD FELLOWS, AS AT THE 31ST DECEMBER, 1883.

The objects of this Society are stated in the 2nd General Law to be "to raise a fund by the voluntary subscriptions of the members, with the aid of donations, . . . for the purpose of relieving members, their wives and children, in sickness, and for defraying the expenses of the funerals of members, their wives and children . . . ."

2. The benefits given are:—Allowances in case of death, £20 for a member, £10 for a wife, and £2 for each registered child under the age of fourteen; allowances in sickness, 20s. per week for the first six months' sickness, 15s. for the second six months', and 5s. for all subsequent sickness; a member at the lowest rate to be two years off the funds, and one year off the funds at the second rate, before he can again receive the highest rate; medical attendance to a member, his wife, and children under sixteen years of age. The widow of a financial member may, on payment of the quarterly fee therefor, receive the services of the medical officer.

3. The contributions payable to secure these benefits are as under:—

ENTRANCE FEES.

Age.	Members to Branch.		Branch Sick and Funeral Fund to District Funeral Fund.		Member's Wife to District Funeral Fund.		Clearance Members from outside Victoria to District Funeral Fund.			
	Sick and Funeral Fund.	Medical and Management Fund.	Age.	Amount.	Age.	Amount.	Age.	Amount.	Age.	Amount.
	s.	*s.*		*s. d.*		*s.*		*s. d.*		*s.*
16–20	3	2	16–21	2 6	18–21	4	16–21	2 6	41–42	30
20–25	6	4	21–25	3 0	21–25	5	21–25	3 0	42–43	35
25–28	9	6	25–30	3 6	25–30	6	25–30	4 0	43–44	40
28–30	12	8	30–32	4 0	30–32	7	30–32	5 0	44–45	45
30–35	18	12	32–34	4 6	32–34	8	32–34	6 0	45–46	50
35–38	24	16	34–36	5 0	34–36	9	34–36	8 0	46–47	60
38–40	30	20	36–38	5 6	36–38	10	36–38	10 0	47–48	70
			38–39	6 0	38–39	11	38–39	15 0	48–49	80
			39–40	6 6	39–40	12	39–40	20 0	49–50	90
							40–41	25 0	50 and upwards	150

A Victorian member depositing his clearance in a branch of the same district pays an entrance fee of 1s.; if in a branch of another district, he pays 1s. 6d. for himself, 1s. for his wife, and 6d. for each child, if wife and children were previously registered.

PERIODIC CONTRIBUTIONS.

Each member pays 1s. a week, whereof $7\frac{1}{5}$d. is appropriated to the Sick and Funeral Fund, and $4\frac{4}{5}$d. to the Medical and Management Fund of the branch, or 31s. $2\frac{2}{5}$d. and 20s. $9\frac{3}{5}$d. per annum respectively. The contributions of persons joining after the registration of the new rules, *i.e.* after the 3rd July, 1884, are to be according to the following scale:—

Age.	To Sick and Funeral Fund.			To Medical and Management Fund.		
	d.		*s. d.*	*d.*		*s. d.*
16–25	$7\frac{1}{5}$	per week ... or	31 $2\frac{2}{5}$ per annum	$4\frac{4}{5}$	per week ... or	20 $9\frac{3}{5}$ per annum
25–30	$8\frac{2}{5}$	„ ... „	36 $4\frac{4}{5}$ „	$5\frac{3}{5}$	„ ... „	24 $3\frac{1}{5}$ „
30–35	$9\frac{3}{5}$	„ ... „	41 $7\frac{1}{5}$ „	$6\frac{2}{5}$	„ ... „	27 $8\frac{4}{5}$ „
35–38	$10\frac{4}{5}$	„ ... „	46 $9\frac{3}{5}$ „	$7\frac{1}{5}$	„ ... „	31 $2\frac{2}{5}$ „
38–40	12	„ ... „	52 0 „	8	„ ... „	34 8 „
Clearance members from outside Victoria, if over 40	$14\frac{2}{5}$	„ ... „	62 $4\frac{4}{5}$ „	$9\frac{3}{5}$	„ ... „	41 $7\frac{1}{5}$ „

From the Branch Sick and Funeral Fund 1s. 6d. per quarter per member, or 6s. per annum, is contributed to the District Funeral Fund in the Melbourne District, and 4s. per annum in all the other Districts.

4. Effect has been given in the valuation of each District to the manner in which the contributions are divided between the Sick Fund of the Branches and the Funeral Fund of the District, the sick benefits being valued in each Branch, and the funeral benefits in the District treated as a distinct branch comprising the entire membership. In the beginning of July last, half a year after the valuation epoch, the contributions to the Sick and Funeral Fund were increased by three-fifths of members' weekly payments being appropriated thereto, instead of one-half as heretofore; this increase has been allowed for in the valuation of each Branch.

5. On examining the results brought out in respect to the Society as a whole, it is seen that the value of the probable future sick claims is £91,480, the value of the funeral claims on account of members' wives and children is £20,832, and the gross liability is therefore £112,313; the value of the periodic payments applicable to sick and funeral purposes is £71,989, the net liability is consequently equal to £40,323; had the contributions been adequate and the funds properly improved at interest during the past operations of the Society, the aggregate reserve fund would have equalled the net liability. The capital, however, £24,063, comes short of this amount by £16,261, a deficiency of £4 16s. per member.

6. The value of the contributions, £71,989, is to the liabilities, £112,313, in the ratio of 12s. 10d. to the £1; the capital, £24,063, in the ratio of 4s. 3d.; and the assets, £96,052, therefore, are equivalent to 17s. 1d. in every £1 of the liabilities, leaving a deficiency of 2s. 11d. in the £1.

7. Had the valuation been made on the basis of the contribution assigned to the Sick and Funeral Fund before the recent alteration of the Rules, that is 6d. per week instead of $7\frac{1}{5}$d., the deficiency would have amounted to upwards of £28,000, or to £8 7s. per member, and the assets would have equalled only 15s. in every £1 of the liabilities.

8. Taking the funds and membership as they stood at the end of 1883, the assets would have been brought up to an equality with the liabilities, had each member's contribution been $8\frac{4}{5}$d. per week, instead of $7\frac{1}{5}$d., an increase of $1\frac{3}{5}$d. per week.

9. I am of opinion that the Society will be in a position to fulfil its obligations to the present members if their contributions to the Sick and Funeral Fund are increased by $1\frac{1}{2}$d. per week, and if proper attention is given in the Branches generally in the future to the judicious investment of the capital.

10. The following is the numerical balance-sheet of the Society, including unfinancial members :—

Number of members at end of 1878		2,457
Joined 1879–83 by initiation	2,371	
„ „ „ clearance	171	
		2,542
Total		4,999
Left 1879–83 by death	151	
„ „ clearance	199	
„ „ arrears	1,077	
		1,427
Number of members at end of 1883		3,572

11. The receipts and expenditure of the Medical and Management Fund during the same period were as under:—

	£	*s.*	*d.*
Balance at end of 1878	783	7	2
Receipts, 1879–83	28,720	12	5
Total	29,503	19	7
Expenditure, 1879–83	27,922	12	9
Balance at end of 1883	£1,581	6	10

12. I have repeatedly drawn attention to the impropriety of charging members rates of contributions for *medical and management purposes* increasing with the age at entry. On referring to paragraph 3 above, it will be seen that members joining at the age of 39 pay ten times as great an initiation fee to that fund as those entering at 19, while the annual contribution is greater by about 14*s*. Can this state of things be justified ? I must also ask the management to consider whether £1 0*s*. 9½*d*. per annum payable to the Medical and Management Fund by all the present members, and by future members joining under the age of 25, is sufficient to pay for medical attendance and medicine, and to defray the cost of management. If it is not, then I must ask further whether it is equitable to charge the older members too much, in order that the younger members may pay too little ?

13. I recommend the management to proceed at once to remedy this anomaly. Let every member, irrespective of his entry age, pay the sum which is found to be sufficient to meet the annual cost of medical attendance and managing the business of the Society; let the younger members pay no less, and let the older members pay no more.

14. Such points of a general character as I have already dealt with in connexion with the valuation of other Societies I have refrained from dwelling upon here. I would therefore commend the members of this Society to make themselves acquainted with my *Observations on the Condition* of the Societies contained in the Annual Reports on Friendly Societies by the Government Statist, together with his remarks on the Valuations.

EVAN F. OWEN,
Actuary for Friendly Societies.

Department of the Government Statist,
29th December, 1884.

APPENDIX C.

STATISTICS OF FRIENDLY SOCIETIES, 1884.

*** In regard to the information contained in the three following tables, it is to be noted that all the societies and branches did not send in returns until 1879; also that the amount to the credit of Central Bodies (Districts, Grand Lodges, Grand Divisions, &c.) was not included until 1875, and the receipts and expenditure of such Bodies were not included until 1876.

TABLE I.—Societies, Members, Amounts to the Credit, Income and Expenditure.—Return for Seventeen Years.

Year.	At the end of each Year.								During each Year.	
	Number of Societies.	Number of Branches.	Number of Benefit Members.	Amount to the Credit of Funds.			Debts owing by the Societies.	Amount to the Credit after deducting Debts.		Income.	Expenditure.
				Sick and Funeral.	Incidental or Management.	Total.		Total.	Per Member.		
				£	£	£	£	£	£ s. d.	£	£
1868 ...	18	434	30,010	156,160	7,789	163,949	5,315	158,634	5 5 9	102,854	80,523
1869 ...	20	496	33,868	176,450	5,836	182,286	3,218	179,068	5 5 9	112,589	91,163
1870 ...	22	513	35,711	182,226	4,158	186,384	4,356	182.028	5 1 11	117,295	97,826
1871 ...	19	561	37,166	206,100	6,904	213,004	2,859	210,145	5 13 1	123,070	102,136
1872 ...	25	642	44,076	233,841	6,752	240,592	4,782	235,810	5 7 0	142,015	121,013
1873 ...	33	682	45,977	252,487	9,143	261,630	7,330	254,300	5 10 7	151,603	132,765
1874 ...	30	638	43,388	253,016	13,057	266,073	3,317	262,756	6 1 1	138,034	122,428
1875 ...	34	757	46,374	320,899	12,158	333,057	4,747	328,310	7 1 7	161,653	143,124
1876 ...	34	761	46,683	340,139	11,145	351,284	3,746	347,538	7 8 11	163,593	140,689
1877 ...	33	703	43,945	342,320	12,468	354,788	3,115	351,673	8 0 1	152,508	132,793
1878 ...	34	759	45,674	372,598	16,310	388,908	5,847	383,061	8 7 9	161,880	140,050
1879 ...	34	766	45,368	392,343	20,489	412,832	3,889	408,943	9 0 3	169,717	145,792
1880 ...	32	748	46,385	417,375	22,353	439,728	2,968	436,760	9 8 4	170,362	143,466
1881 ...	32	759	49,431	440,956	23,564	464,520	3,727	460,793	9 6 5	179,270	154,478
1882 ...	32	776	52,660	466,396	26,736	493,132	3,414	489,718	9 6 0	193,544	164,932
1883 ...	32	780	57,502	496,793	29,524	526,317	2,963	523,354	9 2 0	209,837	176,652
1884 ...	31	788	60,531	535,952	34,001	569,953	1,290	568,663	9 7 11	225,667	182,031

TABLE II.—Contributions, Entrance Fees, Interest, &c., of the Sick and Funeral and Management Funds.—Return for Seventeen Years.

Year.	Mean Number of Members.	Contributions (including Levies) to the—				Entrance and Clearance Fees.		Investments and Interest.*			
		Sick and Funeral Fund.		Incidental or Management Fund.		Total Amount.	Amount per Member.	Total Amount Invested.	Interest Received.		
		Total Amount.	Amount per Member.	Total Amount.	Amount per Member.				Total Amount.	Rate per Cent.	Amount per Member.
		£	£ s. d.	£	£ s. d.	£	s. d.	£	£		s. d.
1868 ...	28,596	36,546	1 5 7	34,371	1 4 0	6,714	4 8	118,371	7,505	6·64	5 3
1869 ...	32,091	39,162	1 4 5	38,638	1 4 1	8,686	5 5	141,074	7,772	5·99	4 10
1870 ...	34,224	41,006	1 4 0	43,737	1 5 7	8,673	5 1	151,242	8,677	5·94	5 1
1871 ...	35,706	43,216	1 4 2	47,830	1 6 9	7,760	4 4	170,665	10,014	6·22	5 7
1872 ...	42,401	50,153	1 3 8	54,986	1 5 11	8,182	3 10	188,690	10,672	5·94	5 0
1873 ...	44,602	53,885	1 4 2	62,913	1 8 3	7,857	3 6	208,586	11,301	5·69	5 1
1874 ...	42,664	48,643	1 2 10	58,497	1 7 5	5,708	2 8	225,217	11,095	5·12	5 2
1875 ...	45,920	56,574	1 4 8	68,007	1 9 8	6,232	2 9	280,481	14,171	5·60	6 2
1876 ...	45,957	58,448	1 5 5	69,713	1 10 4	6,591	2 10	309,938	16,394	5·55	7 2
1877 ...	43,330	53,842	1 4 10	64,232	1 9 8	5,354	2 6	317,953	17,235	5·49	7 11
1878 ...	45,692	57,070	1 5 0	68,651	1 10 1	5,299	2 4	348,429	18,015	5·41	7 11
1879 ...	45,933	56,525	1 4 7	68,259	1 9 9	5,460	2 5	386,134	20,981	5·71	9 2
1880 ...	46,074	57,665	1 5 0	68,588	1 9 9	5,817	2 6	395,146	22,612	5·79	9 9
1881 ...	48,064	59,880	1 4 11	71,575	1 9 9	7,630	3 2	415,086	22,577	5·57	9 5
1882 ...	51,399	64,168	1 5 0	76,862	1 9 11	8,961	3 6	445,815	24,491	5·69	9 6
1883 ...	55,140	68,861	1 5 0	82,649	1 10 0	9,643	3 6	480,745	25,386	5·28	9 2
1884 ...	59,016	76,404	1 5 11	87,641	1 9 8	8,808	3 0	513,229	29,104	5·67	9 10

* The amount of the moneys invested by the Central Body was not included until 1875, and the interest received on such moneys was not included until 1876. Investments and interest ofthe Widows and Orphans' Funds are not included. (See Table IV., *post.*)

TABLE III.—Experience of Sickness, Mortality, &c., and Amounts paid therefor.—Return for Seventeen Years.

Year.	Sickness.							Deaths.						Medical Attendance.		Management.‡	
	Number of Members who received Sick Pay.		Period.		Sick Pay.			Of Members.		Of Members' Wives.		Funeral Donations.†		Total Amount.	Amount per Member.*	Total Amount	Amount per Member.*
	Total.	Per 1,000 Members.*	Total.	Per Member.*	Total Amount	Amount per Member.*	Weekly average to Sick Members.	Number.	Number per 1,000 Members.*	Number.	Number per 1,000 Members.*	Total Amount.	Amount per Member.*				
			Weeks.	Working days.	£	£ s. d.	s. d.					£	s. d.	£	£ s. d.	£	s. d.
1868	...	...	24,351	5·1	21,650	0 15 2	17 9	186	6·50	108	3·77	4,800	3 4	24,553	0 17 2	10,624	7 5
1869	...	...	27,537	5·1	24,745	0 15 5	18 0	241	7·51	127	3·96	6,090	3 10	30,981	0 19 4	10,620	6 7
1870	...	...	30,658	5·4	26,703	0 15 7	17 5	297	8·68	107	3·13	7,010	4 1	32,695	0 19 1	11,110	6 6
1871	...	...	33,301	5·6	29,572	0 16 7	17 9	240	6·72	111	3·11	5,910	3 4	34,994	0 19 7	11,600	6 6
1872	...	...	42,314	6·0	35,659	0 16 10	16 10	344	8·11	151	3·56	8,390	3 11	40,486	0 19 1	14,075	6 8
1873	...	...	47,172	6·4	41,114	0 18 5	17 5	366	8·21	179	4·01	9,110	4 1	43,251	0 19 5	14,690	6 7
1874	7,537	176·7	45,965	6·5	37,424	0 17 6	16 3	395	9·26	227	5·32	10,170	4 9	40,580	0 19 0	13,414	6 3
1875	8,873	193·2	53,647	7·0	46,527	1 0 3	17 4	427	9·30	170	3·70	10,240	4 6	46,773	1 0 4	16,762	7 3
1876	8,385	182·4	52,817	6·9	45,131	0 19 8	17 1	452	9·84	239	5·20	11,326	4 11	47,936	1 0 10	24,669	10 9
1877	7,370	170·1	48,206	6·7	41,774	0 19 4	17 4	442	10·20	194	4·48	11,145	5 2	43,643	1 0 2	22,045	10 2
1878	8,207	179·7	55,289	7·3	45,141	0 19 9	16 4	467	10·23	291	6·37	11,412	5 0	47,131	1 0 8	25,374	11 1
1879	8,519	185·5	58,974	7·7	47,257	1 0 7	16 0	452	9·84	240	5·23	11,031	4 10	47,467	1 0 8	24,841	10 10
1880	8,310	180·4	58,443	7·6	46,157	1 0 0	15 10	425	9·23	218	4·73	10,083	4 4	47,353	1 0 7	25,014	10 10
1881	8,554	178·0	62,174	7·8	49,219	1 0 6	15 10	571	11·88	288	5·99	13,276	5 6	49,716	1 0 8	25,891	10 9
1882	8,966	174·47	64,311	7·5	50,489	0 19 8	15 8	606	11·79	277	5·39	12,996	5 1	53,397	1 0 9	27,544	10 9
1883	9,482	172·0	70,722	7·7	55,002	0 19 11	15 7	593	10·75	321	5·82	14,192	5 2	57,608	1 0 10	28,341	10 3
1884	9,286	157·4	71,907	7·3	55,196	0 18 9	15 4	640	10·84	326	5·52	14,592	4 11	62,060	1 1 0	29,891	10 2

* For mean number of members used in making these calculations see Table II., *ante*.

† No complete return of funeral donations was made until 1876. The amounts set down for prior years have been estimated.

‡ The amount paid for management of the Central Body was not included until 1876.

TABLE IV.—Receipts and Expenditure, &c., of the Widows and Orphans' Funds.—Return for Seven Years.

Year.	Receipts.				Expenditure.				Receipts in excess of Expenditure.	Amount Invested.	Rate of Interest received.
	Contributions.	Interest.	Other Receipts.	Total.	Bounties to Widows and Orphans.	Management.	Other Expenditure.	Total.			
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£	Per cent.
1878	500 6 0	598 15 3	212 19 0	1,312 0 3	731 0 0	129 10 6	6 17 0	867 7 6	444 12 9	8,722	...
1879	488 5 6	624 10 2	5 17 0	1,118 12 8	285 0 0	143 1 2	...	428 1 2	680 11 6	9,852	6·72
1880	515 16 6	866 3 11	0 18 0	1,382 18 5	531 0 0	267 8 5	...	798 8 5	584 10 0	10,403	8·55
1881	553 4 3	614 14 6	21 12 10	1,189 11 7	477 0 0	125 13 11	144 1 0	746 14 11	432 16 8	10,758	5·81
1882	555 1 3	717 9 1	18 14 6	1,291 4 10	537 0 0	166 0 9	153 3 6	856 4 3	435 0 7	11,443	6·46
1883	560 6 0	752 10 2	3 7 6	1,316 3 8	770 0 0	129 18 5	141 2 0	1,041 0 5	275 3 3	11,305	6·65
1884	524 9 3	1,066 6 4	677 10 5	2,268 6 0	739 19 0	174 18 3	332 5 3	1,247 2 6	1,021 3 6	12,162	8·77

TABLE V.—Receipts and Expenditure of the Sick and Funeral Fund, 1876–1884.

Name of Society.	Year.	Number of Branches.	Mean Number of Members.*	Balance at beginning of the Year.	Receipts.			Expenditure.				Balance at end of the Year.	Rate of Interest received on Average Amount at Credit.	Average Amount per Member—	
					Interest.	Contributions, Levies, Fees, &c.	Total.	Sick Pay.	Funeral Donations.	Other.	Total.			Of Sick Pay.	Of Funeral Donations.
				£	£	£	£	£	£	£	£	£	Per cent.	£ s. d.	s. d.
Manchester Unity Independent Order of Odd Fellows	1876	156	13,003	146,799	7,459	17,495	24,954	14,353	3,134	274	17,761	153,992	4·96	1 2 1	4 10
	1877	159	13,275	153,658	7,613	17,972	25,585	14,224	3,510	3,911	21,645	157,598	4·89	1 1 5	5 4
	1878	154	13,200·5	157,598	7,779	17,817	25,596	14,650	3,383	673	18,706	164,488	4·86	1 2 2	5 1
	1879	152	13,271	164,488	8,830	17,534	26,364	15,684	3,130	985	19,799	171,053	5·26	1 3 8	4 9
	1880	149	13,257	171,053	9,254	17,862	27,116	14,992	3,085	608	18,685	179,484	5·28	1 2 7	4 8
	1881	150	13,609·5	179,484	9,515	18,692	28,207	16,791	3,854	377	21,022	186,669	5·53	1 4 8	5 8
	1882	156	14,358·5	186,669	9,665	20,646	30,311	16,383	3,761	2,727	22,871	194,109	5·08	1 2 10	5 3
	1883	157	15,109·5	194,109	10,664	20,374	31,038	17,464	3,939	596	21,999	203,148	5·37	1 3 1	5 2
	1884	161	15,813	203,148	11,464	22,426	33,890	17,877	4,113	722	22,712	214,326	5·49	1 2 7	5 2
Grand United Order of Odd Fellows ...	1876	52	2,592	14,902	632	3,423	4,055	2,530	704	135	3,369	15,588	4·14	0 19 6	5 5
	1877	47	2,591	15,226	858	3,642	4,500	2,521	601	85	3,207	16,519	5·41	0 19 6	4 7
	1878	48	2,579·5	16,519	793	3,296	4,089	2,449	519	419	3,387	17,221	4·70	0 18 11	4 0
	1879	51	2,566	17,221	986	3,562	4,548	2,632	558	500	3,690	18,079	5·58	1 0 6	4 4
	1880	50	2,648	18,079	1,085	3,461	4,546	2,864	588	234	3,686	18,939	5·86	1 1 8	4 5
	1881	53	2,979	18,939	1,018	4,403	5,421	2,613	824	420	3,857	20,503	5·73	0 17 6	5 6
	1882	52	3,207	20,503	1,010	4,491	5,501	2,915	644	196	3,755	22,249	4·72	0 18 2	4 0
	1883	53	3,460	22,249	1,215	4,868	6,083	3,206	745	292	4,243	24,089	5·24	0 18 6	4 4
	1884	52	3,695	24,089	1,473	5,785	7,258	3,155	697	236	4,088	27,259	5·74	0 17 1	3 10
Independent Order of Odd Fellows ...	1876	43	2,320	10,557	495	3,345	3,840	1,969	610	113	2,692	11,705	4·44	0 17 0	5 3
	1877	44	2,523	11,577	481	3,535	4,016	1,880	520	159	2,559	13,034	3·90	0 14 11	4 1
	1878	46	2,634·5	13,010	556	4,011	4,567	1,917	570	60	2,547	15,030	3·97	0 14 7	4 4
	1879	46	2,767	15,030	858	4,664	5,522	2,186	622	735	3,543	17,009	5·35	0 15 10	4 6
	1880	43	3,200	17,009	958	4,914	5,872	2,347	382	1,027	3,756	19,125	5·39	0 14 8	2 5
	1881	44	3,849·5	19,125	1,037	5,405	6,442	2,991	690	88	3,769	21,798	5·07	0 15 6	3 7
	1882	47	4,432	21,798	1,134	6,551	7,685	3,488	940	50	4,478	25,005	4·85	0 15 9	4 3
	1883	50	4,869	25,005	1,449	7,446	8,895	3,784	930	611	5,325	28,575	5·41	0 15 7	3 10
	1884	53	5,198·5	28,575	1,780	8,144	9,924	3,867	1,378	125	5,370	33,129	5·77	0 14 10	5 4
St. Patrick's Society	1876	8	706·5	6,874	236	1,048	1,284	734	270	...	1,004	7,154	3·30	1 0 9	7 8
	1877	7	692	7,089	397	963	1,360	563	280	...	843	7,606	5·38	0 16 3	8 1
	1878	7	666	7,606	317	923	1,240	839	200	25	1,064	7,782	4·12	1 5 2	6 0
	1879	7	647	7,782	318	951	1,269	789	270	13	1,072	7,979	4·03	1 4 4	8 4
	1880	7	632·5	7,979	330	890	1,220	627	110	...	737	8,462	4·01	0 19 10	3 6
	1881	7	624	8,462	319	1,164	1,483	736	200	4	940	9,005	3·65	1 3 7	6 5
	1882	7	638·5	9,005	238	965	1,203	703	181	...	884	9,324	2·59	1 2 0	5 8
	1883	8	725·5	9,324	404	1,092	1,496	790	259	39	1,088	9,732	4·24	1 1 10	7 2
	1884	8	793	9,732	413	1,122	1,535	905	270	12	1,187	10,080	4·17	1 2 10	6 10
Hibernian Australasian Catholic Benefit Society	1876	47	3,001·5	9,298	447	4,087	4,534	2,300	690	48	3,038	10,794	4·45	0 15 4	4 7
	1877	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	1878	44	2,909·5	11,283	559	3,638	4,197	2,548	850	107	3,505	11,975	4·81	0 17 6	5 10
	1879	44	2,834·5	11,975	652	3,535	4,187	2,520	760	100	3,380	12,782	5·27	0 17 9	5 4
	1880	42	2,742·5	12,782	763	3,286	4,049	2,522	690	262	3,474	13,357	5·84	0 18 5	5 0
	1881	41	2,669·5	13,357	807	3,531	4,338	2,563	770	63	3,396	14,299	5·84	0 19 3	5 9
	1882	41	2,632·5	14,299	698	3,921	4,619	2,821	760	469	4,050	14,868	4·79	1 1 8	5 9
	1883	40	2,863	14,868	795	3,765	4,560	3,194	1,030	1,038	5,262	14,166	5·47	1 2 4	7 2
	1884	40	3,012	14,166	826	4,215	5,041	2,795	730	118	3,643	15,564	5·56	0 18 7	4 10

* Honorary members are not included.

TABLE V.—Receipts and Expenditure of the Sick and Funeral Fund, 1876–1884—*continued.*

Name of Society.	Year.	Number of Branches.	Mean Number of Members.*	Balance at beginning of the Year.	Receipts.			Expenditure.				Balance at end of the Year.	Rate of Interest received on Average Amount at Credit.	Average Amount per Member—	
					Interest.	Contributions, Levies, Fees, &c.	Total.	Sick Pay.	Funeral Donations.	Other.	Total.			Of Sick Pay.	Of Funeral Donations.
				£	£	£	£	£	£	£	£	£	Per cent.	£ s. d.	s. d.
United Ancient Order of Druids	1876	36	2,119	6,894	312	2,904	3,216	1,577	470	16	2,063	8,047	4·17	0 14 11	4 5
	1877	41	2,421	7,893	418	3,316	3,734	1,834	685	8	2,527	9,100	4·92	0 15 2	5 8
	1878	44	2,746·5	9,100	451	3,606	4,057	1,857	480	99	2,436	10,721	4·55	0 13 6	3 6
	1879	46	2,969·5	10,721	556	3,970	4,526	2,204	725	13	2,942	12,305	4·83	0 14 10	4 11
	1880	49	3,176	12,305	723	4,409	5,132	2,318	685	104	3,107	14,330	5·43	0 14 7	4 4
	1881	59	3,630·5	14,330	721	5,519	6,240	2,696	975	459	4,130	16,440	4·69	0 14 10	5 4
	1882	61	4,552·5	16,440	876	6,676	7,552	2,852	695	504	4,051	19,941	4·82	0 12 6	3 1
	1883	64	5,377·5	19,941	1,166	8,394	9,560	4,005	1,325	507	5,837	23,664	5·35	0 14 11	4 11
	1884	66	6,095	23,665	1,368	9,391	10,759	4,208	1,300	946	6,454	27,970	5·30	0 13 10	4 3
Ancient Order of Foresters :—															
Ballarat District †	1876	9	501·5	2,608	63	880	943	585	160	...	745	2,806	2·33	1 3 4	6 4
	1877	9	481	3,005	79	856	935	658	180	10	848	3,092	2·59	1 7 4	7 6
	1878	9	453	3,092	128	746	874	707	210	474	1,391	2,575	4·16	1 11 2	9 3
	1879	8	454·5	2,575	116	792	908	622	140	13	775	2,708	4·39	1 7 4	6 2
	1880	9	478	3,291	146	741	887	594	200	*22	816	3,362	4·39	1 4 10	8 4
	1881	9	464·5	3,362	125	699	824	536	140	14	690	3,496	3·65	1 3 1	6 0
	1882	9	458	3,496	107	736	843	635	210	2	847	3,492	3·06	1 7 9	9 2
	1883	9	447·5	3,492	112	775	887	750	150	11	911	3,468	3·22	1 13 7	6 9
	1884	9	455·5	3,468	161	830	991	663	110	...	773	3,686	4·50	1 9 1	4 10
Bendigo District	1876	12	1,515	5,524	302	2,211	2,513	1,735	561	50	2,346	5,691	5·38	1 2 11	7 5
	1877	12	1,496	5,691	297	2,358	2,655	1,709	480	42	2,231	6,115	5·03	1 2 10	6 5
	1878	12	1,478	6,093	430	2,028	2,458	1,708	420	6	2,134	6,417	6·87	1 3 1	5 8
	1879	12	1,435	6,417	378	1,953	2,331	1,507	454	4	1,965	6,783	5·73	1 1 0	6 4
	1880	12	1,408·5	6,783	531	2,195	2,726	1,589	526	35	2,150	7,359	7·51	1 2 7	7 6
	1881	12	1,403	7,359	397	2,600	2,997	1,887	640	27	2,554	7,802	5·24	1 6 11	9 2
	1882	12	1,394	7,802	516	2,133	2,649	1,780	530	21	2,331	8,120	6·48	1 5 6	7 7
	1883	12	1,398·5	8,120	439	2,160	2,599	2,238	483	...	2,721	7,998	5·45	1 12 0	6 11
	1884	12	1,398·5	7,998	440	2,403	2,843	1,912	667	78	2,657	8,184	5·44	1 7 4	9 6
Geelong and Western District ...	1876	7	319	1,697	65	479	544	256	40	...	296	1,945	3·57	0 16 1	2 6
	1877	7	327	1,945	74	447	521	231	60	5	296	2,170	3·59	0 14 2	3 8
	1878	7	322	2,170	82	409	491	230	40	7	277	2,384	3·60	0 14 3	2 6
	1879	6	282	2,384	120	391	511	233	56	63	352	2,543	4·87	0 16 6	4 0
	1880	7	280·5	2,543	117	361	478	210	20	20	250	2,771	4·40	0 15 0	1 5
	1881	6	283	2,771	120	378	498	304	20	46	370	2,899	4·23	1 1 6	1 5
	1882	6	297·5	2,899	119	378	497	220	50	18	288	3,108	3·96	0 14 9	3 4
	1883	6	307·5	3,108	123	390	513	256	70	2	328	3,293	3·84	0 16 8	4 6
	1884	6	324	3,293	152	411	563	272	100	...	372	3,484	4·48	0 16 10	6 2
Grenville District	1876	4	211	1,948	91	262	353	281	140	19	440	1,861	4·77	1 6 8	13 3
	1877	4	194	1,861	108	243	351	278	160	8	446	1,766	5·96	1 8 8	16 6
	1878	2	145·5	1,397	72	156	228	136	10	5	151	1,474	5·02	0 18 8	1 5
	1879	3	153	1,474	85	497	582	234	20	13	267	1,789	5·21	1 10 7	2 7
	1880	3	141	1,789	75	171	246	191	30	11	232	1,803	4·17	1 7 1	4 3
	1881	3	137·5	1,803	64	180	244	253	140	4	397	1,650	3·71	1 17 0	20 4
	1882	3	134·5	1,650	43	165	208	150	...	4	154	1,704	2·56	1 2 4	...
	1883	3	128	1,704	65	223	288	133	20	50	203	1,789	3·72	1 0 9	3 2
	1884	3	118·5	1,789	86	137	223	212	50	1	263	1,749	4·86	1 15 10	8 5

* Honorary members are not included.

† Court Liberty, Creswick, which had previously been an independent society, joined this District in 1880.

TABLE V.—Receipts and Expenditure of the Sick and Funeral Fund, 1876–1884—*continued.*

Name of Society.	Year.	Number of Branches.	Mean Number of Members.*	Balance at beginning of the Year.	Receipts.			Expenditure.				Balance at end of the Year.	Rate of Interest received on Average Amount at Credit.	Average Amount per Member—	
					Interest.	Contributions, Levies, Fees, &c.	Total.	Sick Pay.	Funeral Donations.	Other.	Total.			Of Sick Pay.	Of Funeral Donations.
				£	£	£	£	£	£	£	£	£	Per cent.	£ s. d.	s. d.
Ancient Order of Foresters—*continued*:—															
Melbourne District	1876	74	6,518	42,649	2,258	9,380	11,638	7,371	2,135	173	9,679	44,608	5·18	1 2 7	6 7
	1877	70	6,191	42,067	2,242	8,348	10,590	6,384	2,200	229	8,813	43,844	5·22	1 0 7	7 1
	1878	73	6,304	46,340	2,327	8,403	10,730	7,013	2,465	163	9,641	47,429	5·42	1 2 3	7 10
	1879	74	6,371·5	47,429	2,631	8,638	11,269	7,272	1,915	232	9,419	49,279	5·44	1 2 10	6 0
	1880	73	6,339	49,279	2,764	8,667	11,431	6,885	1,835	249	8,969	51,741	5·47	1 1 9	5 9
	1881	73	6,368	51,741	2,780	8,675	11,455	6,863	2,545	355	9,763	53.433	5·29	1 1 7	8 0
	1882	73	6,685·5	53,433	2,614	8,879	11,493	7,313	2,600	198	10,111	54,815	4·83	1 1 10	7 9
	1883	73	7,131	54,815	2,759	11,749	14,508	7,474	2,620	56	10,150	59,173	4·84	1 1 0	7 4
	1884	75	7,945	59,173	3,296	11,130	14,426	7,233	2,250	223	9,706	63,893	5·36	0 18 2	5 8
Ovens and Murray District ...	1876	7	279	1,877	53	403	456	151	80	28	259	2,074	2·68	0 10 10	5 9
	1877	7	277	2,074	85	375	460	279	25	...	304	2,230	3·95	1 0 1	1 10
	1878	6	261	2,193	88	375	463	271	40	10	321	2,335	3·89	1 0 9	3 1
	1879	5	226·5	2,335	104	321	425	253	60	80	393	2,367	4·42	1 2 4	5 4
	1880	5	230	2,367	117	305	422	210	70	...	280	2,509	4·80	0 18 3	6 1
	1881	5	217·5	2,509	110	337	447	143	70	10	223	2,733	4·20	0 13 2	6 5
	1882	6	245·5	2,733	115	385	500	186	70	33	289	2,944	4·05	0 15 2	5 9
	1883	6	270	2,944	85	388	473	141	40	52	233	3,184	2·77	0 10 5	3 0
	1884	5	259	3,184	143	392	535	136	70	20	226	3,493	4·28	0 10 6	5 5
Portland District	1876	7	514	4,343	217	701	918	370	120	...	490	4,771	4·76	0 14 5	4 8
	1877	7	530	4,768	199	738	937	465	100	...	565	5,140	4·02	0 17 7	3 9
	1878	7	535.	5,140	210	723	933	387	130	7	524	5,549	3·93	0 14 5	4 10
	1879	7	521	5,549	273	751	1,024	436	90	15	541	6,032	4·72	0 16 9	3 5
	1880	7	505	6,032	263	682	945	469	110	40	619	6,358	4·24	0 18 7	4 4
	1881	7	490	6,358	258	664	922	351	120	10	481	6,799	3·92	0 14 4	4 11
	1882	7	482	6,799	219	670	889	442	50	...	492	7,196	3·13	0 18 4	2 1
	1883	7	478	7,196	267	652	919	491	40	...	531	7,584	3·61	1 0 6	1 8
	1884	7	487	7,584	322	659	981	405	80	54	539	8,026	4·12	0 16 7	3 4
Warrnambool District	1876	2	95·5	608	36	132	168	29	61	...	90	686	5·57	0 6 1	12 9
	1877	1	72	499	13	109	122	71	...	...	71	550	2·48	0 19 9	...
	1878	2	94	722	53	128	181	21	30	1	52	851	6·74	0 4 6	6 5
	1879	2	92	851	53	121	174	38	...	...	38	987	5·77	0 8 3	...
	1880	2	84·5	987	52	121	173	49	20	...	69	1,091	5·00	0 11 7	4 9
	1881	2	96	1,091	69	133	202	24	10	1	35	1,258	5·88	0 5 0	2 1
	1882	2	106	1,258	69	145	214	114	...	...	114	1,358	5·27	1 1 6	...
	1883	2	103·5	1,358	101	149	250	95	20	...	115	1,493	7·09	0 18 5	3 10
	1884	2	112	1,493	81	133	214	58	20	...	78	1,629	5·19	0 10 4	3 7
Court Unity, Ballarat	1876	1	266·5	3,813	229	560	789	462	110	...	572	4,030	5·84	1 14 8	8 3
	1877	1	253	4,030	213	473	686	320	138	...	458	4,258	5·14	1 5 3	10 11
	1878	1	240·5	4,258	231	444	675	466	70	226	762	4,171	5·48	1 18 9	5 10
	1879	1	231	4,171	287	425	712	358	220	288	866	4,017	7·10	1 11 0	19 1
	1880	1	222·5	4,017	306	439	745	369	20	...	389	4,373	7·29	1 13 2	1 9
	1881	1	222	4,373	295	430	725	458	40	...	498	4,600	6·57	2 1 3	3 7
	1882	1	221·5	4,600	311	432	743	377	160	...	537	4,806	6·61	1 14 1	14 5
	1883	1	217	4,806	333	407	740	379	40	...	419	5,127	6·71	1 14 11	3 8
	1884	1	212	5,127	318	403	721	539	120	13	672	5,176	6·17	2 10 10	11 4

* Honorary members are not included.

TABLE V.—Receipts and Expenditure of the Sick and Funeral Fund, 1876–1884—*continued.*

Name of Society.	Year.	Number of Branches.	Mean Number of Members.*	Balance at beginning of the Year.	Receipts.			Expenditure.				Balance at end of the Year.	Rate of Interest received on Average Amount at Credit.	Average Amount per Member—	
					Interest.	Contributions, Levies, Fees, &c.	Total.	Sick Pay.	Funeral Donations.	Other.	Total.			Of Sick Pay.	Of Funeral Donations.
				£	£	£	£	£	£	£	£	£	Per cent.	£ s. d.	s. d.
Ancient Order of Foresters—*continued*:—															
Court Freedom, Clunes	1876	1	157·5	1,376	109	255	364	274	40	...	314	1,426	7·78	1 14 9	5 1
	1877	1	150	1,426	106	211	317	297	80	...	377	1,366	7·59	1 19 7	10 8
	1878	1	139	1,366	98	372	470	299	40	...	339	1,497	6·85	2 3 0	5 10
	1879	1	135·5	1,497	91	347	438	231	30	...	261	1,674	5·74	1 14 1	4 5
	1880	1	133·5	1,674	105	342	447	344	90	22	456	1,665	6·29	2 11 6	13 6
	1881	1	119	1,665	98	301	399	340	100	1	441	1,623	5·96	2 17 2	16 10
	1882	1	106	1,623	109	288	397	320	40	4	364	1,656	6·65	3 0 4	7 7
	1883	1	100·5	1,656	92	268	360	268	40	4	312	1,704	5·48	2 13 4	8 0
	1884	1	95	1,705	109	251	360	314	120	1	435	1,629	6·54	3 6 0	25 2
Court Ararat	1876	1	72·5	510	21	100	121	127	...	...	127	504	4·14	1 15 1	...
	1877	1	71	504	31	95	126	73	...	...	73	557	5·85	1 0 7	...
	1878	1	66·5	557	30	84	114	19	40	...	59	612	5·14	0 5 9	12 0
	1879	1	62	612	53	77	130	76	...	...	76	666	8·30	1 4 6	...
	1880	1	59	666	38	73	111	74	...	...	74	703	5·55	1 5 1	...
	1881	1	55	703	36	68	104	77	50	...	127	680	5·21	1 8 0	18 2
	1882	1	51	680	33	74	107	48	...	...	48	739	4·65	0 18 10	...
	1883	1	55	739	38	85	123	71	...	...	71	791	4·97	1 5 10	...
	1884	1	57	791	47	88	135	68	...	...	68	858	5·70	1 3 10	...
Court Liberty, Creswick †	1876	1	56	528	42	84	126	78	40	...	118	536	7·89	1 7 10	14 3
	1877	1	50	536	32	75	107	59	20	11	90	753	4·97	1 3 7	8 0
	1878	1	43	553	37	66	103	68	20	6	94	562	6·67	1 11 8	9 4
	1879	1	39·5	562	40	59	99	78	...	...	78	583	6·98	1 19 6	...
Court Amherst	1876	1	58·5	425	3	81	84	37	10	...	47	462	·68	0 12 8	3 5
	1877	1	54	462	7	66	73	44	...	...	44	491	1·47	0 16 4	...
	1878	1	49	491	11	72	83	70	...	...	70	504	2·21	1 8 7	...
	1879	1	45·5	504	10	53	63	54	...	...	54	513	1·96	1 3 9	...
	1880	1	40·5	513	13	53	66	56	40	...	96	483	2·61	1 7 8	19 9
	1881	1	40	483	13	63	76	65	40	...	105	454	2·78	1 12 7	20 0
	1882	1	39·5	454	5	53	58	12	20	...	32	480	1·07	0 6 1	10 2
	1883	1	37	480	7	49	56	42	...	...	42	494	1·43	1 2 9	...
	1884	1	36	494	9	46	54	22	...	...	22	527	·02	0 12 3	...
Ancient Order of Shepherds	1876	1	46·5	319	24	44	68	25	...	...	25	362	7·06	0 10 9	...
	1877	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	1878	1	42·5	407	24	45	69	4	...	...	4	472	5·47	0 1 11	...
	1879	1	44·5	472	23	47	70	22	...	...	22	520	4·64	0 9 11	...
	1880	1	45·5	520	25	45	70	41	15	...	56	534	4·74	0 18 0	6 7
	1881	1	44	534	31	45	76	73	10	...	83	527	5·85	1 13 1	4 7
	1882	1	43·5	527	26	42	68	41	10	...	51	544	4·85	0 18 10	4 7
	1883	1	42	544	27	58	85	47	5	...	52	577	4·82	1 2 4	2 4
	1884	1	43·5	577	33	52	85	28	5	...	33	629	5·47	0 12 11	2 4

* Honorary members are not included.

† This court joined the Ballarat District in 1880.

TABLE V.—Receipts and Expenditure of the Sick and Funeral Fund, 1876–1884—*continued.*

Name of Society.	Year.	Number of Branches.	Mean Number of Members.*	Balance at beginning of the Year.	Receipts.			Expenditure.				Balance at end of the Year.	Rate of Interest received on Average Amount at Credit.	Average Amount per Member—	
					Interest.	Contributions, Levies, Fees, &c.	Total.	Sick Pay.	Funeral Donations.	Other.	Total.			Of Sick Pay.	Of Funeral Donations.
				£	£	£	£	£	£	£	£	£	Per cent.	£ s. d.	s. d.
German Sick and Relief Society	1876	1	116·5	270	...	155	155	71	10	...	81	344	...	0 12 2	1 9
	1877	1	112	344	...	142	142	114	52	...	166	320	...	1 0 4	9 3
	1878	1	112·5	320	...	154	154	140	20	...	160	314	...	1 4 11	3 7
	1879	1	114	314	...	209	209	89	70	...	159	364	...	0 15 7	12 3
	1880	1	113	364	19	135	154	82	40	63	185	333	5·46	0 14 6	7 1
	1881	1	111	333	21	141	162	69	50	...	119	376	5·92	0 12 7	9 0
	1882	1	116·5	376	23	151	174	111	80	...	191	359	6·27	0 19 2	13 9
	1883	1	125	359	21	159	180	87	60	...	147	392	5·60	0 13 11	9 7
	1884	1	137	392	26	161	187	71	70	...	141	439	6·25	0 10 4	10 3
St. Mary's Total Abstinence Benefit Society	1876	1	65·5	204	...	84	84	114	...	...	114	174	...	1 14 10	...
	1877	1	68	174	9	82	91	56	...	...	56	209	4·71	0 16 6	...
	1878	1	60	201	10	76	86	55	20	...	75	212	4·85	0 18 4	6 8
	1879	1	50	212	4	73	77	63	20	...	83	206	1·92	1 5 2	8 0
	1880	1	51	206	...	64	64	93	...	...	93	177	...	1 16 6	...
	1881	1	50·5	177	...	65	65	67	...	...	67	175	...	1 6 9	...
	1882	1	48·5	175	...	61	61	90	...	...	90	146	...	1 17 1	...
	1883	1	48	146	...	83	83	62	...	...	62	167	...	1 5 10	...
	1884	1	50·5	167	4	79	83	52	...	...	52	199	2·19	1 0 7	...
Protestant Mutual Benefit Society ...	1876	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	1877	3	115	...	6	440	446	55	20	...	75	371	1·70†	0 9 7	3 6
	1878	3	112	371	8	183	191	73	10	14	97	465	1·91	0 13 1	1 10
	1879	3	110·5	465	17	171	188	106	30	...	136	517	3·46	0 19 2	5 5
	1880	3	102·5	517	21	157	178	160	80	...	240	455	4·32	1 9 4	15 7
	1881	3	93·5	455	12	141	153	119	60	...	179	429	2·71	1 5 5	12 10
	1882	3	79	429	10	120	130	122	100	2	224	335	2·62	1 10 11	25 4
	1883	3	66·5	335	11	103	114	128	...	...	128	321	3·35	1 18 9	...
	1884‡	...	...	321	...	...	...	...	...	321	...	...	...	...	...
Grand United Order of Free Gardeners ...	1876	14	524	1,352	46	506	552	145	30	15	190	1,714	3·00	0 5 6	1 2
	1877	12	528	1,595	70	607	677	316	110	...	426	1,846	4·07	0 12 0	4 2
	1878	13	576	2,003	93	712	805	374	110	...	484	2,324	4·30	0 13 0	3 10
	1879	14	575·5	2,324	91	656	747	336	140	7	483	2,588	3·71	0 11 8	4 11
	1880	14	613·5	2,588	133	703	836	335	70	...	405	3,019	4·74	0 10 11	2 3
	1881	15	690	3,019	129	771	900	446	170	...	616	3,303	4·08	0 12 11	4 11
	1882	16	731	3,303	137	837	974	453	140	26	619	3,658	3·94	0 12 5	3 10
	1883	15	766·5	3,658	151	941	1,092	620	190	...	810	3,940	3·97	0 16 2	4 11
	1884	15	797	3,940	185	1,028	1,213	647	270	20	937	4,216	4·54	0 16 3	6 9
Independent Order of Rechabites ...	1876	156	5,840	37,034	2,122	7,652	9,774	5,675	745	283	6,703	40,105	5·50	0 19 5	2 7
	1877	158	6,059	39,815	2,187	7,715	9,902	5,511	920	426	6,857	42,860	5·29	0 18 2	3 1
	1878	156	5,637	42,292	2,185	7,519	9,704	5,090	825	145	6,060	45,936	4·95	0 18 1	2 11
	1879	161	5,473	45,936	2,489	6,950	9,439	5,522	645	421	6,588	48,787	5·26	1 0 2	2 4
	1880	155	5,207	48,787	2,844	7,592	10,436	5,174	530	802	6,506	52,717	5·60	0 19 11	2 0
	1881	152	5,348·5	52,717	2,824	7,443	10,267	4,992	885	716	6,593	56,391	5·65	0 18 8	3 4
	1882	150	5,594	56,391	2,510	7,633	10,143	5,621	760	238	6,619	59,915	4·32	1 0 1	2 9
	1883	143	5,803·5	59,915	3,171	8,292	11,463	6,030	1,185	786	8,001	63,377	5·14	1 0 9	4 1
	1884	141	6,015	63,377	3,570	8,462	12,032	5,788	870	596	7,254	68,155	5·42	0 19 3	2 11

* Honorary members are not included.—† As £337 (which is shown as other receipts) was transferred from the Protestant Alliance to this society at the beginning of the year, the interest is calculated on the mean between that amount and the balance at the end of the year.—‡ The affairs of this Society were wound up during the year.

TABLE V.—Receipts and Expenditure of the Sick and Funeral Fund, 1876–1884—*continued.*

Name of Society.	Year.	Number of Branches.	Mean Number of Members.*	Balance at beginning of the Year.	Receipts.			Expenditure.				Balance at end of the Year.	Rate of interest received on Average Amount at Credit.	Average Amount per Member—	
					Interest.	Contributions, Levies, Fees, &c.	Total.	Sick Pay.	Funeral Donations.	Others.	Total.			Of Sick Pay.	Of Funeral Donations.
				£	£	£	£	£	£	£	£	£	Per cent.	£ s. d.	s. d.
Order of Sons of Temperance :—	1876	22	673·5	1,963	73	1,074	1,147	502	110	152	764	2,346	3·39	0 14 11	3 3
	1877	22	691	2,378	87	864	951	641	40	178	859	2,470	3·59	0 18 7	1 2
	1878	22	680·5	2,468	98	752	850	723	60	118	901	2,417	4·01	1 1 3	1 9
	1879	22	655	2,417	104	638	742	606	80	42	728	2,431	4·29	0 18 6	2 5
Ballarat and Sandhurst Grand Division	1880	19	661·5	2,431	132	586	718	658	20	...	720	2,429	5·43	0 19 11	0 7
	1881	19	655	2,429	139	582	721	624	70	12	706	2,444	5·70	0 19 1	2 2
	1882	19	613	2,444	123	635	758	542	170	42	754	2,448	5·03	0 17 8	5 7
	1883	15	591	2,448	127	691	818	473	30	38	541	2,725	4·91	0 16 0	1 0
	1884	14	574·5	2,725	199	651	850	461	60	35	556	3,019	6·93	0 16 0	2 1
	1876	15	550·5	1,433	44	665	709	322	40	1	363	1,779	2·74	0 11 8	1 5
	1877	14	589	1,418	61	637	698	300	10	2	312	1,804	3·79	0 10 2	0 4
	1878	18	790	2,220	69	797	866	502	90	24	616	2,470	2·94	0 12 9	2 3
	1879	18	760·5	2,470	94	722	816	530	139	44	713	2,573	3·73	0 13 11	3 8
Melbourne Grand Division ...	1880	17	746·5	2,573	98	701	799	382	80	1	463	2,909	3·57	0 10 3	2 2
	1881	17	759	2,909	85	711	796	424	40	39	503	3,202	2·78	0 11 2	1 1
	1882	18	846	3,202	101	768	869	333	100	5	438	3,633	2·96	0 7 10	2 5
	1883	19	840·5	3,633	135	859	944	385	50	5	440	4,137	3·47	0 9 2	1 2
	1884	18	924	4,137	134	847	981	436	100	4	540	4·578	3·07	0 9 5	2 2
	1876	22	666	4,663	132	744	876	445	140	5	590	4,949	2·75	0 13 4	4 2
	1877	23	696	5,258	178	794	972	359	60	2	421	5,809	3·22	0 10 4	1 9
	1878	21	642·5	5,485	185	810	995	388	60	11	459	6,021	3·22	0 12 1	1 11
	1879	23	648	6,146	175	773	948	519	60	12	591	6,503	2·77	0 16 1	1 10
Victoria Grand Division	1880	23	627	6,502	258	703	961	478	110	9	597	6,866	3·86	0 15 3	3 6
	1881	23	635·5	6,866	264	736	1,000	492	60	167	719	7,147	3·77	0 15 6	1 11
	1882	21	616·5	7,147	290	793	1,083	414	100	14	528	7,702	3·91	0 13 5	3 3
	1883	20	610	7,702	249	804	1,053	437	40	172	649	8,106	3·15	0 14 4	1 4
	1884	20	622·5	8,106	418	806	1,224	537	70	30	637	8,693	4·97	0 17 3	2 3
	1876	12	633	1,724	37	903	940	503	110	...	613	2,051	1·96	0 15 11	3 6
	1877	10	531	2,051	58	774	832	508	170	5	683	2,200	2·73	0 19 2	6 5
	1878	10	482	2,021	64	655	719	471	120	...	591	2,149	3·07	0 19 6	5 0
	1879	10	456	2,238	97	642	739	467	240	34	741	2,236	4·34	1 0 6	10 6
Order of St. Andrew, Scottish Constitution	1880	9	403·5	2,236	80	593	673	262	120	87	469	2,440	3·42	0 13 0	5 11
	1881	9	381	2,440	88	548	636	199	120	10	329	2,747	3·39	0 10 6	6 4
	1882	9	359	2,747	75	510	585	301	160	...	461	2,871	2·67	0 16 9	8 11
	1883	6	352·5	2,871	85	613	698	237	120	194	551	3,018	2·90	0 13 5	6 9
	1884	6	382·5	3,018	164	526	690	343	150	6	499	3,209	5·27	0 17 11	7 10
	1876	24	1,331·5	2,758	55	1,875	1,930	1,221	410	213	1,844	2,844	1·96	0 18 4	6 2
	1877	18	1,083	2,785	78	1,440	1,518	1,055	370	104	1,529	2,774	2·81	0 19 6	6 10
	1878	21	1,126·5	2,715	84	1,541	1,625	1,013	390	61	1,464	2,876	3·01	0 18 0	6 11
	1879	21	991·5	2,876	124	1,329	1,453	893	350	109	1,352	2,977	4·24	0 18 0	7 1
Order of Saint Andrew	1880	18	961·5	2,977	170	2,058	2,228	1,100	390	9	1,499	3,706	5·09	1 2 10	8 1
	1881	18	956	3,706	137	1,501	1,638	1,374	416	4	1,794	3,550	3·78	1 8 9	8 8
	1882	18	952	3,550	113	1,484	1,597	1,015	484	9	1,508	3,639	3·14	1 1 4	10 2
	1883	19	940	3,639	133	1,495	1,628	904	430	25	1,359	3,908	3·52	0 19 3	9 2
	1884	23	966	3,907	180	1,568	1,748	1,064	580	56	1,700	3,955	4·58	1 2 0	12 0

* Honorary members are not included.

TABLE V.—Receipts and Expenditure of the Sick and Funeral Fund, 1876–1884—*continued.*

Name of Society.	Year.	Number of Branches.	Mean Number of Members.*	Balance at beginning of the Year.	Receipts.			Expenditure.				Balance at end of the Year.	Rate of Interest received on Average Amount at Credit.	Average Amount per Member—	
					Interest.	Contributions, Levies, Fees, &c.	Total.	Sick Pay.	Funeral Donations.	Others.	Total.			Of Sick Pay.	Of Funeral Donations.
				£	£	£	£	£	£	£	£	£	Per cent.	£ s. d.	s. d.
Protestant Alliance Friendly Society ...	1876	17	636	2,123	61	1,069	1,130	470	297	359	1,126	2,127	2·87	0 14 9	9 4
	1877	14	598	2,012	46	809	855	437	150	1	588	2,279	2·14	0 14 7	5 0
	1878	16	647·5	2,284	72	937	1,009	573	170	111	854	2,439	3·05	0 17 8	5 3
	1879	16	697·5	2,439	81	934	1,015	615	190	12	817	2,637	3·19	0 17 8	5 6
	1880	17	686	2,637	107	944	1,051	592	79	40	711	2,977	3·82	0 17 2	2 4
	1881	18	726·5	2,977	118	990	1,108	513	150	50	713	3,372	3·72	0 14 1	4 2
	1882	21	802·5	3,372	131	1,035	1,166	581	160	172	913	3,625	3·74	0 14 6	4 0
	1883	22	943	3,625	140	1,241	1,381	603	260	...	863	4,143	3·60	0 12 9	5 6
	1884	24	1,057·5	4,143	210	1,478	1,688	757	300	330	1,387	4,444	4·89	0 14 4	5 8
Australian Natives' Association	1876	4	155	156	2	145	147	24	20	...	44	259	·97	0 3 1	2 7
	1877	4	182	259	2	165	167	52	20	...	...	354	·65	0 5 9	2 2
	1878	5	194	407	7	181	188	44	...	...	44	551	1·46	0 4 6	...
	1879	5	181	551	8	183	191	39	...	8	47	695	1·28	0 4 4	...
	1880	7	231	695	32	241	273	74	30	88	192	776	4·35	0 6 5	2 7
	1881	6	303	776	23	349	372	113	10	8	131	1,017	2·57	0 7 6	0 8
	1882	11	487·5	1,017	16	599	615	93	20	79	192	1,440	1·30	0 3 10	0 10
	1883	20	870	1,440	42	1,106	1,148	182	70	7	259	2,329	2·23	0 4 2	1 7
	1884	20	1,251	2,329	94	1,576	1,670	348	30	44	422	3,577	3·18	0 5 7	0 6
United Labourers' Friendly Society ...	1876	1	54	98	5	34	39	38	...	...	38	99	5·10	0 14 1	...
	1877	1	52	99	4	33	37	26	7	...	33	103	3·96	0 10 0	2 8
	1878	1	45·5	183	4	30	34	17	10	...	27	110	3·74	0 7 6	4 5
	1879	1	53	110	4	35	39	17	17	...	34	115	3·57	0 6 5	6 5
	1880	1	53·5	115	4	33	37	11	19	...	30	122	3·37	0 4 2	7 2
	1881	1	53	122	4	37	41	21	7	...	28	135	3·12	0 7 11	2 9
	1882	1	68	135	5	39	44	12	...	3	15	164	3·33	0 3 6	...
	1883	1	63·5	164	6	34	40	25	...	...	25	179	3·51	0 7 11	...
	1884	1	57·5	179	7	28	35	21	12	...	33	181	3·89	0 7 4	4 2

* Honorary members are not included.

TABLE VI.—Receipts and Expenditure of the Sick and Funeral Fund, 1884.

Name of Society.	Receipts.						Expenditure.			
	Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Donations.	Other Expenditure.	Total.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Manchester Unity Independent Order of Odd Fellows	20,477 17 5¼	13 13 0	1,132 13 0	11,463 13 10½	801 15 6	33,889 12 9¾	17,877 1 7½	4,112 15 4	721 17 7¾	22,711 14 7¼
Grand United Order of Odd Fellows	4,922 5 11	10 4 6	332 8 11½	1,472 11 6	520 1 11	7,257 12 9½	3,155 9 0	697 0 0	235 8 1	4,087 17 1
Independent Order of Odd Fellows	7,531 0 10	30 15 0	185 9 0	1,780 7 8	396 12 10	9,924 5 4	3,867 14 0	1,377 18 6	124 19 10	5,370 12 4
St. Patrick's Society	1,069 2 11	...	47 3 9	413 4 1½	5 2 4	1,534 13 1½	905 0 2	270 0 0	12 7 0	1,187 7 2
Hibernian Australasian Catholic Benefit Society	3,768 6 5¾	34 6 0	311 16 8	826 2 6	100 7 3	5,040 18 10¾	2,794 10 11	730 0 0	118 4 11½	3,642 15 10½
United Ancient Order of Druids	7,061 16 5½	377 11 10	607 10 7½	1,368 17 10	1,344 3 4½	10,760 0 1½	4,208 6 11	1,300 0 0	945 18 8½	6,454 5 7½
Ancient Order of Foresters:—										
Ballarat District...	750 12 3	46 4 0	30 6 3	160 10 6	3 9 0	991 2 0	663 3 1	110 0 0	...	773 3 1
Bendigo District...	1,834 15 2	187 6 3	100 4 6	440 1 5	281 4 4½	2,843 11 8½	1,912 0 3	666 19 6	78 9 8	2,657 9 5
Geelong and Western District	405 1 5½	...	4 15 0	151 16 11	0 15 0	562 8 4½	272 0 0	100 0 0	...	372 0 0
Grenville District	133 13 4	...	3 17 0	85 10 6	...	223 0 10	212 1 9	50 0 0	1 1 0	263 2 9
Melbourne District	10,200 1 4½	45 5 6	98 17 8	3,295 8 8½	786 5 8	14,425 18 11	7,233 6 8	2,250 5 0	222 18 11½	9,706 10 7½
Ovens and Murray District	323 15 6¼	...	12 1 9	143 4 6	56 2 7	535 4 4¼	136 3 10	70 0 0	20 0 0	226 3 10
Portland District	641 19 10½	...	15 13 3	321 19 4	1 4 5½	980 16 11	405 4 7	80 0 0	53 18 0	539 2 7
Warrnambool District	128 16 9	...	4 3 0	81 4 0	...	214 3 9	57 15 3	20 0 0	0 7 6	78 2 9
Court Unity, Ballarat	398 18 0	...	3 16 0	317 17 6	...	720 11 6	538 19 6	120 0 0	12 13 0	671 12 6
Court Freedom, Clunes	251 3 2	...	...	108 13 0	...	359 16 2	313 19 4	120 0 0	0 18 0	434 17 4
Court Ararat	86 6 9	...	0 8 0	47 7 1	0 11 7	134 13 5	67 13 4	...	0 16 6	68 9 10
Court Amherst	43 9 11	...	1 7 6	8 13 0	0 15 0	54 5 5	22 0 10	...	...	22 0 10
Ancient Order of Shepherds	40 19 10½	...	0 15 0	32 17 4	10 0 0	84 12 2½	27 12 6	5 0 0	...	32 12 6
German Sick and Relief Society	158 2 11	...	...	25 14 7	3 0 7	186 18 1	70 15 6	70 0 0	...	140 15 6
St. Mary's Total Abstinence Benefit Society ...	58 19 6	...	5 5 0	4 4 0	15 0 0	83 8 6	52 3 4	...	...	52 3 4
Protestant Mutual Benefit Society	...	...	...	...	...	...	...	...	320 17 4½	320 17 4½
Grand United Order of Free Gardeners ...	1,013 3 3	...	5 2 0	185 9 6	9 14 9	1,213 9 6	647 5 0	270 0 0	20 0 0	937 5 0
Independent Order of Rechabites	7,407 7 6½	...	630 5 2	3,569 17 1½	424 17 2	12,032 7 0	5,788 4 10½	870 0 0	596 3 7¾	7,254 8 6¼
Order of Sons of Temperance:—										
Ballarat and Sandhurst Grand Division ...	584 7 0½	33 2 6	19 4 0	199 5 7	13 19 8	849 18 9½	461 5 10	60 0 0	34 19 2½	556 5 0½
Melbourne Grand Division	810 9 0¾	...	24 10 6	133 19 8	12 0 3	980 19 5¾	436 1 6	100 0 0	3 9 11	539 11 5
Victoria Grand Division	784 7 11½	15 5 0	0 12 0	418 6 11	5 9 1	1,224 0 11½	537 2 2	70 0 0	30 1 2	637 3 4
Order of St. Andrew, Scottish Constitution ...	508 11 9	...	17 10 0	164 9 8	0 1 0	690 12 5	342 12 7	150 0 0	6 12 11	499 5 6
Order of St. Andrew	1,431 3 0½	60 11 0	56 6 1	180 4 11	20 0 0	1,748 5 0½	1,063 19 9	580 0 0	56 3 10	1,700 3 7
Protestant Alliance Friendly Society	1,305 18 11½	3 14 0	103 0 10½	210 8 6½	64 14 4	1,687 16 8½	757 0 1	300 0 0	330 2 1	1,387 2 2
United Labourers' Friendly Society	28 4 11¼	...	0 2 6	6 16 10	...	35 4 3¼	21 3 9	12 0 0	...	33 3 9
Australian Natives' Association	1,383 14 11	1 15 6	121 13 3	94 3 9	68 4 6	1,669 11 11	347 15 0	30 0 0	44 13 11¼	422 8 11¼
	75,544 14 4¼	859 14 1	3,876 18 3½	27,713 2 4½	4,945 12 2½	112,940 1 3¾	55,195 12 11	14,591 18 4	3,993 2 11¼	73,780 14 2¼

Table VII.—Receipts and Expenditure of the Incidental or Management Fund, 1884.

Name of Society.	Receipts.						Expenditure.			
	Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Medical Attendance.	Management.	Other Expenditure.	Total.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Manchester Unity Independent Order of Odd Fellows	21,859 10 5¼	2,682 17 2	1,449 12 0	201 12 2	4,380 17 11¼	30,574 9 8½	17,413 1 9½	8,061 7 8½	4,603 13 5	30,078 2 11
Grand United Order of Odd Fellows	4,018 3 6	1,130 12 11	202 2 9½	33 13 11	1,410 17 5½	6,795 10 7	3,748 13 7	1,998 1 6½	1,038 1 10	6,784 16 11½
Independent Order of Odd Fellows	7,731 16 5	104 3 3	814 5 6	267 13 9	1,485 5 0½	10,403 3 11½	5,681 16 5½	3,056 16 5	1,441 10 8	10,180 3 6½
St. Patrick's Society	1,077 10 5	4 10 0	46 16 3	493 4 9½	2,033 13 8¼	3,655 15 1¾	747 14 9	424 3 5	286 10 2	1,458 8 4
Hibernian Australasian Catholic Benefit Society	4,015 9 2½	435 12 1	339 4 11	51 6 10	801 1 7¾	5,642 14 8¼	3,312 7 6	1,398 15 5	712 11 7	5,423 14 6
United Ancient Order of Druids	7,208 4 6	1,623 17 1	544 11 1½	37 11 11½	2,492 7 9½	11,906 12 5½	6,313 11 0	2,934 19 10½	2,034 7 2	11,282 18 0½
Ancient Order of Foresters :—										
Ballarat District	687 9 7	50 19 0	...	...	201 15 1	940 3 8	530 15 5	314 12 7	115 16 0	961 4 0
Bendigo District	1,834 15 4	549 9 0	0 10 0	23 8 0	259 18 8	2,668 1 0	1,512 1 9	819 2 1½	453 6 9	2,784 10 7½
Geelong and Western District	451 14 0	16 9 0	27 12 6	...	27 18 10½	523 14 4½	335 12 9	148 17 10	44 4 1½	528 14 8½
Grenville District	212 12 11	9 15 8	...	...	0 2 2	222 10 9	119 7 5	109 14 5	3 0 0	232 1 10
Melbourne District	10,636 2 2	1,364 19 9	709 3 9	26 7 0	2,212 7 9	14,949 0 5	9,068 14 6½	3,434 10 0	2,392 19 4½	14,896 3 11
Ovens and Murray District	408 18 6¾	72 15 9	13 2 9	5 15 0	139 5 6	639 17 6¾	322 4 9	171 5 10	141 1 9	634 12 4
Portland District	716 7 4½	46 14 0	15 5 9	11 18 0	64 8 1	854 13 2½	527 16 3	248 10 5	41 15 7	818 2 3
Warrnambool District	124 17 0	19 9 0	4 3 0	...	19 18 9	168 7 9	100 15 9	50 11 10	27 10 8	178 18 3
Court Unity, Ballarat	265 19 7	13 9 6	...	...	89 3 1	368 12 2	224 5 10	87 15 1	65 16 3	377 17 2
Court Freedom, Clunes	146 15 6	...	1 8 6	...	9 0 6	157 4 6	100 19 4	41 19 10	5 19 3	148 18 5
Court Ararat	94 3 10	...	0 12 0	...	8 19 2	103 15 0	64 0 6	19 0 10	12 8 6	95 9 10
Court Amherst	65 4 11	...	...	...	2 15 0	67 19 11	46 0 8	24 0 2	1 3 0	71 3 10
Ancient Order of Shepherds	13 13 3½	...	0 15 0	...	2 1 2	16 9 5½	...	9 14 10	10 18 6	20 13 4
German Sick and Relief Society	184 10 3	...	27 10 0	44 12 8	12 19 4	269 12 3	174 3 9	59 9 10	14 3 9	247 17 4
St. Mary's Total Abstinence Benefit Society ...	58 19 6	...	5 5 0	5 11 8	13 7 6	83 3 8	44 6 10	35 2 0	3 15 0	83 3 10
Protestant Mutual Benefit Society	...	...	...	...	...	...	...	...	104 10 2	104 10 2
Grand United Order of Free Gardeners ...	962 13 6½	190 8 0	86 17 6	2 19 5	199 17 1	1,442 15 6½	874 6 6½	427 12 8	137 6 7½	1,439 5 10
Independent Order of Rechabites	8,441 7 3½	286 9 3	70 6 11	75 1 8	1,449 17 8¾	10,323 2 10¼	5,420 17 8	2,824 5 0	1,757 3 6	10,002 6 2
Order of Sons of Temperance :—										
Ballarat and Sandhurst Grand Division ...	275 8 4½	106 18 0	25 16 4	0 12 6	317 15 10½	726 11 1	392 12 6½	242 10 3	88 4 11½	723 7 9
Melbourne Grand Division	804 2 6¼	206 19 8½	33 5 9	1 13 0	118 10 10	1,164 11 9¾	662 13 6	380 5 5	81 6 11	1,124 5 10
Victoria Grand Division	792 18 4½	101 0 9	67 18 0	15 8 8	119 4 3	1,096 10 0½	637 10 9	349 13 2	134 2 6½	1,121 6 5½
Order of St. Andrew, Scottish Constitution ...	595 13 6	10 17 0	24 5 0	20 17 10	54 12 11	706 6 3	371 15 7	262 16 5	23 17 3	658 9 3
Order of St. Andrew...	1,405 0 6½	130 5 1	61 15 11	45 13 3	304 9 1	1,947 3 10½	1,103 10 0	697 18 10	184 19 2	1,986 8 0
Protestant Alliance Friendly Society	1,540 19 1	142 19 11	103 18 10½	...	362 18 0	2,150 15 10½	1,159 5 10	553 6 2	151 16 5½	1,864 8 5½
United Labourers' Friendly Society	9 8 3¾	1 5 2	...	...	5 12 10	16 6 3¾	...	15 19 9	3 0 0	18 19 9
Australian Natives' Association	1,624 5 0	73 8 6	254 18 9	25 15 4	163 3 6¼	2,141 11 1¼	1,048 16 9	688 5 1	181 18 3	1,919 0 1
	78,264 14 10	9,376 4 6½	4,931 3 10½	1,390 17 5	18,764 6 3¾	112,727 6 11¾	62,059 19 9½	29,891 4 9	16,298 19 2	108,250 3 8½

TABLE VIII.—Receipts, Expenditure, Profit and Loss, and Balances of the Sick and Funeral Fund and of the Incidental Fund, 1884.

Name of Society.	Sick and Funeral Fund.					Incidental or Management Fund.				
	Receipts.	Expenditure.	Profit during the Year.	Loss during the Year.	Balance at the beginning of the Year.	Balance at the end of the Year.	Receipts.	Expenditure.	Profit during the Year.	Loss during the Year.	Balance at the beginning of the Year.	Balance at the end of the Year.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Manchester Unity Independent Order of Odd Fellows	33,889 12 9¾	22,711 14 7¼	11,177 18 2½	...	203,148 8 3	214,326 6 5½	30,574 9 8½	30,078 2 11	496 6 9½	...	7,963 8 1½	8,459 14 11
Grand United Order of Odd Fellows...	7,257 12 9½	4,087 17 1	3,169 15 8½	...	24,088 14 4½	27,258 10 1	6,795 10 7	6,784 16 11½	10 13 7½	...	1,581 6 9½	1,592 0 5
Independent Order of Odd Fellows ...	9,924 5 4	5,370 12 4	4,553 13 0	...	28,575 1 10	33,128 14 10	10,403 3 11½	10,180 3 6½	223 0 5	...	4,396 9 9½	4,619 10 2½
St. Patrick's Society	1,534 13 1½	1,187 7 2	347 5 11½	...	9,732 7 10	10,079 13 9½	3,655 15 1¾	1,458 8 4	2,197 6 9¾	...	3,050 19 11¾	5,248 6 9½
Hibernian Australasian Catholic Benefit Society	5,040 18 10¾	3,642 15 10½	1,398 3 0¼	...	14,165 14 0¼	15,563 17 0½	5,642 14 8¼	5,423 14 6	219 0 2¼	...	1,454 13 11	1,673 14 1¼
United Ancient Order of Druids ...	10,760 0 1½	6,454 5 7½	4,305 14 6	...	23,664 12 8¼	27,970 7 2¼	11,906 12 5½	11,282 18 0½	623 14 5	...	1,631 3 0¾	2,254 17 5¾
Ancient Order of Foresters:—												
Ballarat District	991 2 0	773 3 1	217 18 11	...	3,468 1 8	3,686 0 7	940 3 8	961 4 0	...	21 0 4	- 324 16 5	- 345 16 9
Bendigo District	2,843 11 8½	2,657 9 5	186 2 3½	...	7,997 15 0½	8,183 17 4	2,668 1 0	2,784 10 7½	...	116 9 7½	1,334 11 5	1,218 1 9½
Geelong and Western District ...	562 8 4½	372 0 0	190 8 4½	...	3,293 7 11½	3,483 16 4	523 14 4½	528 14 8½	...	5 0 4	84 10 1	79 9 9
Grenville District	223 0 10	263 2 9	...	40 1 11	1,788 17 3	1,748 15 4	222 10 9	232 1 10	...	9 11 1	2 4 6	- 7 6 7
Melbourne District	14,425 18 11	9,706 10 7½	4,719 8 3½	...	59,173 3 2¾	63,892 11 6¼	14,949 0 5	14,896 3 11	52 16 6	...	2,976 3 7¼	3,029 0 1¼
Ovens and Murray District ...	535 4 4¼	226 3 10	309 0 6¼	...	3,183 15 2¾	3,492 15 9	639 17 6¾	634 12 4	5 5 2¾	...	- 53 4 7¾	- 47 19 5
Portland District	980 16 11	539 2 7	441 14 4	...	7,583 16 8	8,025 11 0	854 13 2½	818 2 3	36 10 11½	...	198 9 8	235 0 7½
Warrnambool District	214 3 9	78 2 9	136 1 0	...	1,493 3 4	1,629 4 4	168 7 9	178 18 3	...	10 10 6	52 7 2	41 16 8
Court Unity, Ballarat	720 11 6	671 12 6	48 19 0	...	5,127 7 1	5,176 6 1	368 12 2	377 17 2	...	9 5 0	13 19 3	4 14 3
Court Freedom, Clunes... ...	359 16 2	434 17 4	...	75 1 2	1,704 10 6	1,629 9 4	157 4 6	148 18 5	8 6 1	...	- 24 9 1	- 16 3 0
Court Ararat	134 13 5	68 9 10	66 3 7	...	791 8 1	857 11 8	103 15 0	95 9 10	8 5 2	...	- 1 8 7	6 16 7
Court Amherst	54 5 5	22 0 10	32 4 7	...	494 8 11	526 13 6	67 19 11	71 3 10	...	3 3 11	9 13 0	6 9 1
Ancient Order of Shepherds ...	84 12 2½	32 12 6	51 19 8½	...	576 11 11	628 11 7½	16 9 5½	20 13 4	...	4 3 10½	60 15 1½	56 11 3
German Sick and Relief Society ...	186 18 1	140 15 6	46 2 7	...	392 9 5	438 12 0	269 12 3	247 17 4	21 14 11	...	700 2 2	721 17 1
St. Mary's Total Abstinence Benefit Society...	83 8 6	52 3 4	31 5 2	...	167 8 9¼	198 13 11¼	83 3 8	83 3 10	...	0 0 2	33 6 0½	33 5 10½
Protestant Mutual Benefit Society ...	...	320 17 4½	...	320 17 4½	320 17 4½	...	...	104 10 2	...	104 10 2	104 10 2	...
Grand United Order of Free Gardeners	1,213 9 6	937 5 0	276 4 6	...	3,940 6 8	4,216 11 2	1,442 15 6½	1,439 5 10	3 9 8½	...	243 4 0	246 13 8½
Independent Order of Rechabites ...	12,032 7 0	7,254 8 6¼	4,777 18 5¾	...	63,376 13 3½	68,154 11 9¼	10,323 2 10¼	10,002 6 2	320 16 8¼	...	1,229 19 10½	1,550 16 6¾
Order of Sons of Temperance:—												
Ballarat and Sandhurst Grand Division	849 18 9½	556 5 0½	293 13 9	...	2,725 8 2½	3,019 1 11½	726 11 1	723 7 9	3 3 4	...	157 9 1	160 12 5
Melbourne Grand Division ...	980 19 5¾	539 11 5	441 8 0¾	...	4,137 1 3	4,578 9 3¾	1,164 11 9¾	1,124 5 10	40 5 11¾	...	56 15 8	97 1 7¾
Victoria Grand Division ...	1,224 0 11½	637 3 4	586 17 7½	...	8,105 17 8	8,692 15 3½	1,096 10 0½	1,121 6 5½	...	24 16 5	797 13 0¾	772 16 7¾
Order of St. Andrew, Scottish Constitution	690 12 5	499 5 6	191 6 11	...	3,017 11 2	3,208 18 1	706 6 3	658 9 3	47 17 0	...	424 16 8	472 13 8
Order of St. Andrew	1,748 5 0½	1,700 3 7	48 1 5½	...	3,907 5 7½	3,955 7 1	1,947 3 10½	1,986 8 0	...	39 4 1½	694 7 1½	655 3 0
Protestant Alliance Friendly Society...	1,687 16 8½	1,387 2 2	300 14 6½	...	4,142 17 7½	4,443 12 2	2,150 15 10½	1,864 8 5½	286 7 5	...	24 8 8	310 16 1
United Labourers' Friendly Society...	35 4 3¾	33 3 9	2 0 6½	...	178 12 0¼	180 12 6½	16 6 3¾	18 19 9	...	2 13 5¼	5 19 7¾	3 6 2½
Australian Natives' Association ...	1,669 11 11	422 8 11¼	1,247 2 11¾	...	2,329 8 5¼	3,576 11 5	2,141 11 1¼	1,919 0 1	222 11 0¼	...	644 5 9¾	866 16 10
Total	112,940 1 3¾	73,780 14 2¼	*39,159 7 1½	...	496,793 3 4¾	535,952 10 6¼	112,727 6 11¾	108,250 3 8½	*4,477 3 3¼	...	*29,523 14 8¾	*34,000 18 0

* Net figures.

TABLE IX.—Sums Invested, Debts, and Balances of the Sick and Funeral Fund at the end of 1884.

Name of Society.	Invested at Interest.	Invested in Halls and Freehold Property.	Not Invested.		Total.	Debts.	Net Amount to Credit.	
			Cash.	Illegally lent to Incidental Fund.			Total.	Per Member.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Manchester Unity Independent Order of Odd Fellows ...	176,116 18 3½	19,674 5 5	18,444 14 3	90 8 6	214,326 6 5½	37 16 7	214,288 9 10½	13 5 7
Grand United Order of Odd Fellows	24,595 13 8	302 2 8	2,350 17 8¼	9 16 0¾	27,258 10 1	...	27,258 10 1	7 1 6
Independent Order of Odd Fellows	29,157 3 3	1,519 19 6	2,382 15 6	68 16 7	33,128 14 10	...	33,128 14 10	6 3 0
St. Patrick's Society	9,544 12 1	32 18 0½	497 3 7	5 0 1	10,079 13 9½	20 0 0	10,059 13 9½	12 13 0
Hibernian Australasian Catholic Benefit Society	13,871 5 2	...	1,463 8 5	229 3 5½	15,563 17 0½	...	15,563 17 0½	5 0 0
United Ancient Order of Druids	27,127 2 10	...	783 9 9¾	59 14 6½	27,970 7 2¼	...	27,970 7 2¼	4 10 10
Ancient Order of Foresters :—								
Ballarat District	2,646 16 11	...	628 17 0	410 6 8	3,686 0 7	...	3,686 0 7	7 17 10
Bendigo District	5,942 6 0	673 10 10	1,519 15 5¾	48 5 0¼	8,183 17 4	...	8,183 17 4	5 17 5
Geelong and Western District	3,062 6 1	234 13 6	186 16 9	...	3,483 16 4	...	3,483 16 4	10 13 9
Grenville District	1,571 0 0	64 0 0	82 13 1	31 2 3	1,748 15 4	...	1,748 15 4	15 1 6
Melbourne District	50,078 5 3	8,830 6 10	4,982 10 4¼	1 9 1	63,892 11 6¼	175 0 0	63,717 11 6¼	7 14 2
Ovens and Murray District	2,430 17 7	...	876 0 3¼	185 17 10¾	3,492 15 9	...	3,492 15 9	13 11 10
Portland District	6,248 17 4½	1,626 19 11½	142 9 8	7 4 0	8,025 11 0	...	8,025 11 0	16 5 7
Warrnambool District	1,566 15 5	...	53 8 4	9 0 7	1,629 4 4	...	1,629 4 4	14 18 11
Court Unity, Ballarat	5,175 9 3	...	0 16 10	...	5,176 6 1	...	5,176 6 1	24 17 8
Court Freedom, Clunes	1,580 0 0	...	33 6 4	16 3 0	1,629 9 4	...	1,629 9 4	17 18 1
Court Ararat	821 13 5	...	35 18 3	...	857 11 8	...	857 11 8	15 6 3
Court Amherst	499 14 1	...	26 19 5	...	526 13 6	...	526 13 6	14 12 7
Ancient Order of Shepherds	628 11 7½	...	...	...	628 11 7½	...	628 11 7½	14 5 8
German Sick and Relief Society	394 0 11	...	44 11 1	...	438 12 0	...	438 12 0	3 2 2
St. Mary's Total Abstinence Benefit Society	140 0 0	...	58 13 11¼	...	198 13 11¼	...	198 13 11¼	3 14 11
Grand United Order of Free Gardeners	3,391 9 3	260 0 0	515 16 11	49 5 0	4,216 11 2	...	4,216 11 2	5 7 8
Independent Order of Rechabites	60,124 9 5	4,564 17 8	3,273 10 7¼	191 14 1	68,154 11 9¼	1 3 4	68,153 8 5¼	11 1 10
Order of Sons of Temperance :—								
Ballarat and Sandhurst Grand Division	2,546 15 11	150 0 0	270 11 3	51 14 9½	3,019 1 11½	...	3,019 1 11½	5 5 5
Melbourne Grand Division	3,656 19 8½	...	824 17 10¼	96 11 9	4,578 9 3¾	...	4,578 9 3¾	4 17 6
Victoria Grand Division	5,915 11 10	2,254 17 1	470 9 10½	51 16 6	8,692 15 3½	...	8,692 15 3½	13 10 0
Order of St. Andrew, Scottish Constitution	2,859 4 5	...	318 10 6	31 3 2	3,208 18 1	...	3,208 18 1	8 6 3
Order of St. Andrew	2,731 1 7½	177 5 0	939 11 11	107 8 6½	3,955 7 1	...	3,955 7 1	4 0 10
Protestant Alliance Friendly Society	3,488 1 4	...	731 19 8¼	223 11 1½	4,443 12 2	...	4,443 12 2	3 18 2
United Labourers' Friendly Society	176 19 7	...	3 12 11½	...	180 12 6½	...	180 12 6½	3 12 3
Australian Natives' Association	2,667 6 7	...	766 0 8	143 4 2	3,576 11 5	...	3,576 11 5	2 11 0
	450,757 8 10½	40,365 16 6	42,710 8 3½	2,118 16 10¼	535,952 10 6¼	233 19 11	535,718 10 7¼	8 17 0

Table X.—Sums Invested, Debts, and Balances of the Incidental Fund at the end of 1884.

Name of Society.	Invested at Interest.	Invested in Halls and Freehold Property.	Not Invested.		Total.	Debts.	Net Amount to Credit.	
			Cash.	Lent to Sick and Funeral Fund.			Total.	Per Member.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Manchester Unity Independent Order of Odd Fellows	2,730 12 6½	828 1 8	4,901 0 8½	...	8,459 14 11	246 6 7	8,213 8 4	0 10 2
Grand United Order of Odd Fellows	618 7 10	120 8 1	853 4 6	...	1,592 0 5	118 11 8	1,473 8 9	0 7 8
Independent Order of Odd Fellows	3,272 14 9½	129 0 6	1,217 14 11	...	4,619 10 2½	31 5 0	4,588 5 2½	0 17 4
St. Patrick's Society	232 8 6	4,967 1 11½	48 16 4	...	5,248 6 9½	10 10 0	5,237 16 9½	6 11 10
Hibernian Australasian Catholic Benefit Society	1,119 6 8	...	554 7 5¼	...	1,673 14 1¼	12 13 9	1,661 0 4¼	0 10 8
United Ancient Order of Druids	1,482 15 2	...	772 2 3¾	...	2,254 17 5¾	36 12 6	2,218 4 11¾	0 7 3
Ancient Order of Foresters:—								
Ballarat District	...	...	− 345 16 9	...	− 345 16 9	...	− 345 16 9	− 0 14 10
Bendigo District	208 4 5	202 11 9	807 5 7½	...	1,218 1 9½	150 0 0	1,068 1 9½	0 15 4
Geelong and Western District	27 8 6	...	52 1 3	...	79 9 9	...	79 9 9	0 4 10
Grenville District	...	...	− 7 6 7	...	− 7 6 7	...	− 7 6 7	− 0 1 3
Melbourne District	1,299 5 6½	271 19 1	1,457 15 5¾	...	3,029 0 1¼	19 19 6	3,009 0 7¼	0 7 3
Ovens and Murray District	65 0 0	...	− 112 19 5	...	− 47 19 5	2 18 11	− 50 18 4	− 0 4 0
Portland District	42 4 10½	75 0 0	117 15 9	...	235 0 7½	...	235 0 7½	0 9 9
Warrnambool District	2 3 7	...	39 13 1	...	41 16 8	3 0 0	38 16 8	0 7 1
Court Unity, Ballarat	...	...	4 14 3	...	4 14 3	...	4 14 3	0 0 5
Court Freedom, Clunes	...	...	− 16 3 0	...	− 16 3 0	...	− 16 3 0	− 0 3 6
Court Ararat	...	...	6 16 7	...	6 16 7	...	6 16 7	0 2 5
Court Amherst	...	...	6 9 1	...	6 9 1	...	6 9 1	0 3 7
Ancient Order of Shepherds	...	...	56 11 3	...	56 11 3	...	56 11 3	1 5 8
German Sick and Relief Society	681 2 10	...	40 14 3	...	721 17 1	...	721 17 1	5 2 5
St. Mary's Total Abstinence Benefit Society	...	...	33 5 10½	...	33 5 10½	17 5 0	16 0 10½	0 6 0
Grand United Order of Free Gardeners	116 18 1	...	129 15 7½	...	246 13 8½	96 2 5	150 11 3½	0 3 10
Independent Order of Rechabites	1,112 15 2	85 1 4	353 0 0¾	...	1,550 16 6¾	197 1 10½	1,353 14 8¼	0 4 5
Order of Sons of Temperance:—								
Ballarat and Sandhurst Grand Division	166 9 6	...	− 5 17 1	...	160 12 5	...	160 12 5	0 5 7
Melbourne Grand Division	22 13 1½	...	74 8 6¼	...	97 1 7¾	25 2 10	71 18 9¾	0 15 4
Victoria Grand Division	349 17 8	200 0 0	222 18 11¾	...	772 16 7¾	2 3 6	770 13 1¾	1 3 11
Order of St. Andrew, Scottish Constitution	165 0 0	...	307 13 8	...	472 13 8	...	472 13 8	1 4 6
Order of St. Andrew	565 15 6½	...	89 7 5½	...	655 3 0	28 17 6	626 5 6	0 12 9
Protestant Alliance Friendly Society	284 0 6	...	26 15 7	...	310 16 1	9 0 0	301 16 1	0 5 3
United Labourers' Friendly Society	...	...	3 6 2½	...	3 6 2½	...	3 6 2½	0 1 4
Australian Natives' Association	661 3 7	...	205 13 3	...	866 16 10	49 17 7	816 19 3	0 11 8
	15,226 8 5	6,879 4 4½	* 11,895 5 2½	...	* 34,000 18 0	1,057 8 7½	* 32,943 9 4½	* 0 10 11

* Net figures.

Note.—The minus sign (−) indicates that the money has been borrowed from the Sick and Funeral Fund.

Table XI.—Number of Members, Sickness, and Mortality during 1884.

Name of Society.	Number of Branches.	Number of Members:—		Mean Number of Members:—				Sickness.				Mortality.			
		At the beginning of the Year.	At the end of the Year.	Entitled to Benefits.	Not entitled to Benefits owing to—		Total.	Number of Members Sick.	Period of Sickness.			Deaths of Members.		Deaths of registered Wives.	
					Non-payment of Contributions.	Not having been long enough in Society.			Total.		Per Member entitled to Benefit.	Number.	Per 1,000 Members entitled to Benefit.	Number.	Per 1,000 Members entitled to Benefit.
									w.	d.	working days				
Manchester Unity Independent Order of Odd Fellows	161	15,491	16,135	14,170	821	822	15,813	2,638	23,038	4½	9·8	168	11·86	105	7·41
Grand United Order of Odd Fellows ...	52	3,537	3,853	3,098	244·5	352·5	3,695	580	4,103	5½	7·9	35	11·30	14	4·52
Independent Order of Odd Fellows ...	53	5,010	5,387	4,237	491	470·5	5,198·5	731	4,296	2	6·1	52	12·27	35	8·26
St. Patrick's Society	8	791	795	652·5	56	84·5	793	143	1,123	5	10·3	17	26·05	4	6·13
Hibernian Australasian Catholic Benefit Society	40	2,911	3,113	2,597	203·5	211·5	3,012	517	3,503	0½	8·1	29	11·17	24	9·24
United Ancient Order of Druids ...	66	6,035	6,155	4,811	493	791	6,095	832	5,367	2	6·7	59	12·26	31	6·44
Ancient Order of Foresters:—															
Ballarat District	9	444	467	418·5	15	22	455·5	115	1,042	5	15·0	5	11·95	3	7·17
Bendigo District	12	1,403	1,394	1,335·5	33	30	1,398·5	275	2,834	5	12·7	30	22·46	8	5·99
Geelong and Western District ...	6	322	326	297	7	20	324	51	443	0	8·9	5	16·84	...	...
Grenville District	3	121	116	106·5	10·5	1·5	118·5	31	217	4	12·3	2	18·78	1	9·39
Melbourne District	75	7,624	8,266	7,122·5	241·5	581	7,945	1,328	10,338	1	8·7	91	12·78	61	8·56
Ovens and Murray District ...	5	261	257	228·5	18·5	12	259	36	154	5	4·1	2	8·75	1	4·38
Portland District	7	481	493	461·5	14·5	11	487	69	582	5	7·6	2	4·33	4	8·67
Warrnambool District	2	115	109	101	5·5	5·5	112	15	84	0	5·0	1	9·90	...	...
Court Unity, Ballarat	1	216	208	198·5	12·5	1	212	68	849	5	25·7	5	25·18	2	10·08
Court Freedom, Clunes	1	99	91	94·5	·5	...	95	38	421	5	26·8	6	63·49	...	...
Court Ararat	1	58	56	52·5	4·5	...	57	8	90	4	10·4	...	...	...	...
Court Amherst	1	36	36	35·5	·5	...	36	5	22	1	3·7	...	...	...	...
Ancient Order of Shepherds	1	43	44	43	...	·5	43·5	6	37	2	5·2	2	46·51	...	...
German Sick and Relief Society ...	1	133	141	129·5	2	5·5	137	16	70	1	3·3	3	23·17	1	7·72
St. Mary's Total Abstinence Benefit Society	1	48	53	48	...	2·5	50·5	9	125	4	15·7	...	...	...	...
Protestant Mutual Benefit Society ...	...	64	...	29·5	2·5	...	32	...	...		...	...	...	...	...
Grand United Order of Free Gardeners	15	811	783	665·5	55	76·5	797	134	717	0	6·5	14	21·04	5	7·51
Independent Order of Rechabites ...	141	5,887	6,143	5,161	187	667	6,015	955	7,061	3½	8·2	45	8·72	1	·19
Order of Sons of Temperance:—															
Ballarat and Sandhurst Grand Division	14	576	573	454	78·5	42	574·5	101	858	3	11·3	2	4·41	3	6·61
Melbourne Grand Division ...	18	909	939	741	95·5	87·5	924	105	657	0	5·3	5	6·75	3	4·05
Victoria Grand Division	20	601	644	534	46	42·5	622·5	93	588	5	6·6	4	7·49	...	...
Order of St. Andrew, Scottish Constitution	6	379	386	336·5	24·5	21·5	382·5	49	386	3	6·9	7	20·80	2	5·94
Order of St. Andrew	23	953	979	870·5	31·5	64	966	120	1,419	1	9·8	27	31·02	13	14·93
Protestant Alliance Friendly Society ...	24	979	1,136	826	109·5	122	1,057·5	147	1,072	0	7·8	17	20·58	2	2·42
United Labourers' Friendly Society ...	1	65	50	57·5	...	...	57·5	5	34	4	3·6	1	17·39	1	17·39
Australian Natives' Association ...	20	1,099	1,403	671	247	333	1,251	66	362	3	3·2	4	5·96	2	2·98
Total	788	57,502	60,531	50,584·5	3,551·5	4,880·5	59,016·5	9,286	71,906	5	8·5	640	12·65	326	6·44

TABLE XII.—General Balance-sheet for the Year 1884 of all the Registered Friendly Societies in Victoria.

BALANCE-SHEET OF THE SICK AND FUNERAL FUND.

	£ s. d.	£ s. d.
Balance brought forward from previous year	...	496,793 3 4¾
ITEMS OF RECEIPT.		
Contributions	75,544 14 4¼	
Levies	859 14 1	
Initiation fees, clearance fees, and fees for registration of wives (less proposition fees returned)	3,876 18 3½	
Interest arising from the investment of any portion of this fund	27,713 2 4½	
Other receipts	4,945 12 2½	
Total Receipts	...	112,940 1 3¾
Total	...	609,733 4 8½
ITEMS OF EXPENDITURE.		
Sick pay	55,195 12 11	
Funeral donations	14,591 18 4	
Other expenditure	3,993 2 11¼	
Total Expenditure	...	73,780 14 2¼
Balance carried forward to 1885	...	535,952 10 6¼

BALANCE-SHEET OF THE INCIDENTAL EXPENSE OR MANAGEMENT FUND.

	£ s. d.	£ s. d.
Balance brought forward from previous year	...	29,523 14 8¾
ITEMS OF RECEIPT.		
Contributions	78,264 14 10	
Levies	9,376 4 6½	
Initiation fees, clearance fees, and fees for registration of wives (less proposition fees returned)	4,931 3 10½	
Interest arising from the investment of any portion of this fund	1,390 17 5	
Other receipts	18,764 6 3¾	
Total Receipts	...	112,727 6 11¾
Total	...	142,251 1 8½
ITEMS OF EXPENDITURE.		
Medical attendance and medicines	62,059 19 9½	
Management	29,891 4 9	
Other expenditure	16,298 19 2	
Total Expenditure	...	108,250 3 8½
Balance carried forward to 1885	...	34,000 18 0

BALANCE-SHEET OF THE WIDOWS AND ORPHANS' FUND.

	£ s. d.	£ s. d.
Balance brought forward from previous year	...	12,143 19 11
ITEMS OF RECEIPT.		
Contributions	524 9 3	
Interest	1,066 6 4	
Other receipts	677 10 5	
Total Receipts	...	2,268 6 0
Total	...	14,412 5 11
ITEMS OF EXPENDITURE.		
Bounties to widows and orphans	739 19 0	
Management and other expenditure	507 3 6	
Total Expenditure	...	1,247 2 0
Balance carried forward to 1885	...	13,165 3 5

PARTICULARS OF FUNDS.

	£ s. d.
Sick and Funeral Fund	535,952 10 6¼
Incidental Fund	34,000 18 0
Widows and Orphans' Fund	13,165 3 5
Total Funds	583,118 11 11¼

DISPOSAL OF FUNDS.

	£ s. d.
Amount invested at interest ...	478,146 2 5½
Amount invested in halls, land, &c. ...	47,245 0 10½
Cash not bearing interest*	57,727 8 7¼
Total Funds	583,118 11 11¼

Total amount of Debts owing by the Societies ... ... £ s. d. 1,291 8 6½

SUMMARY OF ADMISSIONS, DEPARTURES, SICKNESS, MORTALITY, ETC.

Number of members at beginning of year ...	57,502	Number of members at the end of the year	60,531
Number of members admitted during the year ...	9,285	Mean number of members during the year	59,016·5
Number of members who left during the year—		Number of members sick during the year	9,286
By death	640	Period of sickness during the year ...	71,906 wks. 5 dys.
Otherwise	5,616	Deaths of registered wives during the year	326

* Including moneys lent to the Incidental Fund.

TABLE XIII.—Receipts, Expenditure, and Investments of Widows and Orphans' Funds, 1884.

——	M.U.I.O.O.F.				G.U.O.O.F.	Total.
	Port Phillip District Widows and Orphans' Institution.		Bendigo District Widows and Orphans' Fund.	Total.	Widows and Orphans' Fund.	
	Benefit Fund.	Management Fund.				
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	4,922 4 3½	29 15 5½	7,192 0 2	12,143 19 11	...	12,143 19 11
RECEIPTS.						
Contributions	115 2 3½	23 0 5½	384 1 6	522 4 3	2 5 0	524 9 3
Interest	364 11 0	5 0 0	682 15 4	1,052 6 4	14 0 0	1,066 6 4
Entrance fees	...	4 0 6	45 4 6	49 5 0	...	49 5 0
Other receipts	...	332 5 3	...	332 5 3	296 0 2	628 5 5
Total Receipts	479 13 3½	364 6 2½	1,112 1 4	1,956 0 10	312 5 2	2,268 6 0
Total	5,401 17 7	394 1 8	8,304 1 6	14,100 0 9	312 5 2	14,412 5 11
EXPENDITURE.						
Bounties to widows and orphans ...	189 19 0	...	550 0 0	739 19 0	...	739 19 0
Management	...	83 5 7	91 12 8	174 18 3	...	174 18 3
Other expenditure	*332 5 3	...	...	332 5 3	...	332 5 3
Total Expenditure	522 4 3	83 5 7	641 12 8	1,247 2 6	...	1,247 2 6
Balance at end of year	4,879 13 4	310 16 1	7,662 8 10	12,852 18 3	312 5 2	13,165 3 5
Invested at interest	4,300 0 0	300 0 0	7,250 0 0	11,850 0 0	312 5 2	12,162 5 2
Cash not bearing interest	579 13 4	10 16 1	412 8 10	1,002 18 3	...	1,002 18 3

* Transferred to Management Fund in accordance with General Law No. 21.

TABLE XIV.—Receipts, Expenditure, Amounts to the Credit of Funds, and Investments of the Congregational Ministers' Provident Society, 1884.

				£ s. d.
	Balance from previous year			5,614 18 4
Receipts	Contributions of Regular members	£57 9 6		
	,, Honorary members	92 17 0		
	,, Churches	52 9 11		
	Interest	370 8 0		
			573 4 5	
				£6,188 2 9
Expenditure ...	Pensions	£91 3 5		
	Printing and sundry expenses	5 0 0		
			96 3 5	
	Balance carried forward to 1885			£6,091 19 4
Amount to the credit of Funds ...	Capital Fund	£4,228 9 0		
	Emergency Fund	92 3 11		
	Pension Fund	276 14 6		
	Deceased Fund	1,494 11 11		
				£6,091 19 4
Investments of Funds	On mortgage at 7½ per cent.	£575 0 0		
	,, 7 ,, ...	1,550 0 0		
	,, 6½ ,, ...	1,200 0 0		
	,, 6 ,, ...	800 0 0		
	On deposit at interest	1,630 0 0		
	Bank balance in hand	336 19 4		
				£6,091 19 4
	Number of Beneficiary members	28		
	,, Honorary members	17		
	,, Pensioners	5		

DETAILED TABLES

CONTAINING PARTICULARS FOR THE YEAR 1884 OF THE VARIOUS FRIENDLY SOCIETIES IN THE COLONY OF VICTORIA WHICH FURNISHED RETURNS TO THE GOVERNMENT STATIST.

MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.

BALLARAT DISTRICT.

Name of branch / Where situated / Year when established	Buninyong. Buninyong. 1856.		Ballarat. Ballarat East. 1856.		Victoria. Ballarat. 1859.		Clunes. Clunes. 1859.		Prince of Wales. Creswick. 1859.		Hand of Friendship. Ballarat. 1861.		Linton. Linton. 1861.		Smythesdale. Smythesdale. 1861.		Good Samaritan. Carngham. 1861.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	2,025 14 11	—1 4 4	9,528 7 6	590 7 10	1,634 10 9	107 17 0	1,766 19 0	181 7 4	2,082 4 6	9 15 6	3,136 2 1½	283 12 11½	1,504 0 6¾	33 5 10¼	1,015 5 6	54 6 6	1,428 3 8	29 3 2
RECEIPTS.																		
Contributions	68 0 4	102 0 6	618 0 4	713 1 11	157 5 0	179 14 11	413 12 0	275 14 6	59 16 0	89 19 6	136 0 1½	204 0 1½	68 19 7¼	103 9 4¾	80 4 11	80 4 11	68 10 3	102 15 4
Levies	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Initiation fees, &c.	8 9 0	7 2 0	32 6 0	37 3 6	26 2 0	29 18 0	6 17 0	6 8 0	2 8 0	2 5 6	3 15 0	6 9 6	1 0 0	1 0 0	..	..	..	..
Interest	111 0 0	..	597 18 6	18 17 0	114 5 0	6 0 0	123 0 0	10 0 0	23 2 8	..	186 6 8	21 10 0	92 0 2	..	75 0 0	2 8 0	4 9 6	5 2 6
Funeral donations	..	..	60 0 0	..	10 0 0	..	90 0 0	..	10 0 0	..	30 0 0	..	10 0 0	..	10 0 0	..	81 0 0	..
Other receipts	..	3 15 0	..	22 18 5	6 8 8	25 13 2	0 13 4	33 14 0	..	0 19 0	17 3 0	11 12 6	..	2 17 0	0 16 8	11 7 0	10 0 0	..
Total Receipts	187 9 4	112 17 6	1,308 4 10	792 0 10	314 0 8	241 6 1	634 2 4	325 16 6	95 6 8	93 4 0	373 4 9½	243 12 1½	171 19 9¼	107 6 4¾	166 1 7	94 4 11	..	6 4 9
Total	2,213 4 3	111 13 2	10,836 12 4	1,382 8 8	1,948 11 5	349 3 1	2,401 1 4	507 3 10	2,177 11 2	102 19 6	3,509 6 11	527 5 1	1,676 0 4	140 12 3	1,181 7 1	148 11 5	163 19 9	114 2 7
EXPENDITURE.																	1,592 3 5	143 5 9
Sick pay	70 10 0	..	659 7 10	..	94 13 11	..	448 0 0	..	130 5 4	..	104 16 10	..	69 10 0	..	82 16 4	..	76 10 0	..
Medical attendance	..	69 10 4	..	413 9 1	..	108 7 11	..	224 16 0	..	42 13 6	..	110 17 11	..	62 10 9	..	51 11 3	..	59 7 9
Funeral donations	..	..	40 0 0	..	10 0 0	..	80 0 0	..	..	..	50 0 0	..	10 0 0	..	..	..	10 0 0	..
Levies	11 18 4	12 16 0	98 10 8	105 17 0	23 19 0	25 16 0	49 11 0	53 2 0	10 19 4	11 15 0	23 11 4	25 5 0	12 13 4	13 11 0	9 17 4	10 11 0	13 8 0	14 8 0
Management	..	25 18 0	..	208 13 9	..	53 15 6	..	79 8 11	..	45 18 11	..	144 12 3	..	24 13 0	..	34 12 6	..	24 7 6
Other expenditure	49 8 1[1]	1 7 0	..	98 9 0	..	50 4 2	..	26 14 9	180 13 0[4]	2 12 1	..	23 16 2	..	2 8 10	25 0 0[5]	19 7 3	..	7 5 3
Total Expenditure	131 16 5	109 11 4	797 18 6	826 8 10	128 12 11	238 3 7	577 11 0	384 1 8	321 17 8	102 19 6	178 8 2	304 11 4	92 3 4	103 3 7	117 13 8	116 2 0	99 18 0	105 8 6
Balance	2,081 7 10	2 1 10	10,038 13 10	555 19 10	1,819 18 6	110 19 6	1,823 10 4	123 2 2	1,855 13 6	..	3,330 18 9	222 13 9	1,583 17 0	37 8 8	1,063 13 5	32 9 5	1,492 5 5	37 17 3
DISPOSAL OF FUNDS.																		
Invested at interest	2,050 0 0	..	9,556 15 11	493 4 1	1,655 0 0	100 0 0	1,735 0 0	100 0 0	1,831 14 8	..	3,299 2 1	222 13 9	1,550 0 0	..	970 0 0	25 0 0	1,420 0 0	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	450 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	31 7 10	2 1 10	31 17 11	62 15 9	164 18 6	10 19 6	88 10 4	23 2 2	23 18 10	..	31 16 8	..	33 17 0	37 8 8	93 13 5	7 9 5	72 5 5	37 17 3
Debts due by branch	..	..	..	..	..	16 3 6	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	43	49	404	424	83	99	206	211	40	44	96	91	53	53	48	41	54	54
Not entitled to benefits { Unfinancial	5	4	38	29	15	7	5	4	3	1	11	16	2	1	5	10	1	3
Not entitled to benefits { New	5	5	5	14	7	19	10	2	3	2	7	3	..	1	2	..	1	5
Total	53	58	447	467	105	125	221	217	46	47	114	110	55	55	55	51	56	62
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	10		44		31		8		3		6		1		2		6	
Departures { By death	1[2]		3[3]		..		3		..		2		..		..		..	
Departures { Otherwise	4		21		11		9		2		8		1		6		..	
Number of members sick	17		77		18		60		18		17		11		13		7	
Period of sickness	70 w. 3 d.		914 w. 2 d.		172 w. 4 d.		645 w. 5 d.		144 w. 2 d.		126 w. 1 d.		95 w. 3 d.		91 w. 2 d.		134 w. 4 d.	
Deaths of registered wives	..		..		1		2		..		1		1		..		1	

[1] Loss on property, £48 4s. 1d.; sick pay to another lodge, £1 4s.—[2] This member was unfinancial at time of death.—[3] One of these members was unfinancial at time of death.—[4] Misappropriation by trustee.—[5] Compensation to a member in lieu of any further benefits.

BALLARAT DISTRICT—continued.

Name of branch / Where situated / Year when established	North Star. Ballarat. 1862.		Beaufort. Beaufort. 1864.		Creswick. Creswick. 1865.		Sir Charles Darling. Egerton. 1866.		Prince Alfred. Sebastopol. 1867.		Peace and Plenty. Creswick. 1869.		Blackwood. Blackwood. 1874.		Kerrit Bareet. Gordons. 1882.	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 2,547 1 6	£ s. d. 150 9 1	£ s. d. 1,255 3 4	£ s. d. 46 9 4	£ s. d. 233 18 10	£ s. d. 16 9 1	£ s. d. 289 10 9	£ s. d. 62 13 3	£ s. d. 430 13 3	£ s. d. 47 7 9	£ s. d. 337 15 0	£ s. d. 137 10 6	£ s. d. 111 2 3	£ s. d. 93 4 4¼	£ s. d. 42 15 5	£ s. d. 17 18 0
RECEIPTS.																
Contributions	176 18 2	176 18 3	120 2 2	240 4 0	83 17 9	55 17 9	105 19 0	70 13 3	84 1 5	73 11 2	204 7 0	114 0 2	63 18 6	42 13 2	33 1 3	43 16 10
Levies	..	..	..	..	..	1 15 0	..	..	..	..	..	..	..	..	..	..
Initiation fees, &c.	8 19 0	13 16 0	6 0 0	7 11 6	..	..	3 8 6	4 2 6	..	..	2 0 0	3 0 0	0 16 0	1 5 0	2 0 0	2 2 6
Interest	158 12 7	..	79 18 6	..	13 17 0	..	18 0 0	1 13 9	28 6 4	..	32 2 0	..	6 4 0	4 18 0	1 11 2	..
Funeral donations	..	..	30 0 0	..	20 0 0	..	10 0 0	..	30 0 0	..	40 0 0	..	..	..	..	..
Other receipts	..	3 8 6	..	10 19 8	..	0 6 6	..	23 9 6	21 5 4	18 4 2	..	15 12 2	..	7 8 6	..	7 11 6
Total Receipts	344 9 9	194 2 9	236 0 8	258 15 2	117 14 9	57 19 3	137 7 6	99 19 0	163 13 1	91 15 4	278 9 0	132 12 4	70 18 6	56 4 8	36 12 5	53 10 10
Total	2,891 11 3	344 11 10	1,491 4 0	305 4 6	351 13 7	74 8 4	426 18 3	162 12 3	594 6 4	139 3 1	616 4 0	270 2 10	182 0 9	149 9 0½	79 7 10	71 8 10
EXPENDITURE.																
Sick pay	189 6 8	..	76 4 11	..	57 8 2	..	48 3 4	..	37 13 4	..	53 3 4	..	42 0 0	..	18 13 4	..
Medical attendance	..	126 5 5	..	141 5 1	..	49 0 9	..	61 17 0	..	56 9 6	..	117 12 0	..	36 14 0	..	29 12 10
Funeral donations	..	..	20 0 0	..	20 0 0	..	10 0 0	..	30 0 0	..	20 0 0	..	..	..	..	..
Levies	26 19 0	28 19 0	21 10 0	23 2 0	9 13 4	10 5 0	11 16 0	12 12 0	10 17 4	11 12 0	25 2 4	26 18 0	6 18 8	7 9 0	5 13 8	6 2 0
Management	..	57 17 11	..	29 13 9	..	30 6 9	..	17 14 6	..	22 7 4	..	39 9 5	..	17 17 0	..	16 15 2
Other expenditure	..	5 13 0	1 12 0[1]	17 12 11	..	..	..	20 1 9	..	20 17 5	..	9 17 8	..	10 3 10	..	14 6 9
Total Expenditure	216 5 8	218 15 4	119 6 11	211 13 9	87 1 6	89 12 6	69 19 4	112 5 3	78 10 8	111 6 3	98 5 8	193 17 1	48 18 8	72 3 10	24 7 0	66 16 9
Balance	2,675 5 7	125 16 6	1,371 17 1	93 10 9	264 12 1	—15 4 2	356 18 11	50 7 0	515 15 8	27 16 10	517 18 4	76 5 9	133 2 1	77 5 2½	55 0 10	4 12 1
DISPOSAL OF FUNDS.																
Invested at interest	2,650 0 0	100 0 0	1,295 0 0	..	200 0 0	..	310 13 9	30 0 0	500 0 0	..	500 0 0	..	130 0 0	70 0 0	27 16 2	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	25 5 7	25 16 6	76 17 1	93 10 9	49 7 11	—15 4 2	46 5 2	20 7 0	15 15 8	27 16 10	17 18 4	76 5 9	3 2 1	7 5 2½	27 4 8	4 12 1
Illegally expended, Incdntl. Fnd.	..	..	..	..	15 4 2	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	24 10 0	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	103	114	81	85	41	35	43	46	44	43	98	103	29	31	32	23
Not entitled { Unfinancial	5	6	5	9	4	8	12	7	3	3	7	3	4	4	6	10
to benefits { New	7	6	13	7	6	..	7	2	3	..	7	..	3	..	..	2
Total	115	126	99	101	51	43	62	55	50	46	112	106	36	35	38	35
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	16		9		..		6		..		3		3		2	
Departures { By death	..		..		1		..		2[2]		1		..		..	
Departures { Otherwise	5		7		7		13		2		8		4		5	
Number of members sick	21		15		19		17		13		19		7		5	
Period of sickness	252 w. 1 d.		134 w. 1 d.		63 w. 5 d.		48 w. 1 d.		37 w. 4 d.		53 w. 1 d.		66 w. 4 d.		18 w. 4 d.	
Deaths of registered wives	..		2		..		1		1		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Paid in error on account of Incidental Fund.

[2] One of them was unfinancial at time of death.

BALLARAT DISTRICT—continued.

Name of branch / Where situated / Year when established	Rose of Allendale. Allendale. 1882.		District Funds.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	..	7 19 7	89 5 3	199 3 4
RECEIPTS.				
Contributions	38 5 0	54 17 8	..	..
Levies	13 13 0	..	379 11 4	407 0 0
Initiation fees, &c.	3 2 0	3 15 0	..	..
Interest	..	..	5 9 6	..
Funl. dons., recpts. from district	..	..	..	..
Other receipts	4 11 0	24 19 6	..	65 19 4
Total Receipts	59 11 0	83 12 2	385 0 10	472 19 4
Total	59 11 0	91 11 9	474 6 1	672 2 8
EXPENDITURE.				
Sick pay	29 3 4	..	..	..
Medical attendance	..	34 2 11	..	..
Funeral donations	..	..	360 0 0	..
Levies	6 12 8	7 0 0	..	..
Widow and orphan fund	..	..	..	..
Management	..	25 7 4	..	295 7 1
Other expenditure	2 5 8½[1]	23 4 10½	..	86 4 10
Total Expenditure	38 1 8½	89 15 1½	360 0 0	381 11 11
Balance	21 9 3½	1 16 7½	114 6 1	290 10 9
DISPOSAL OF FUNDS.				
Invested at interest	..	..	90 1 11	..
Invested in halls	..	..	..	..
Invested, other freehold property	..	..	..	..
Cash not bearing interest	21 9 3½	1 16 7½	24 4 2	290 10 9
Debts due by branch	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	27	22	..	..
Not entitled to benefits { Unfinancial	13	17	..	..
Not entitled to benefits { New	..	..	..	..
Total	40	39	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.				
Admitted	5		..	
Departures { By death	..		..	
Departures { Otherwise	6		..	
Number of members sick	4		..	
Period of sickness	29 w. 1 d.		..	
Deaths of registered wives	..		..	

BENDIGO DISTRICT.

	Bendigo. Sandhurst. 1854.		Goldminers' Pride. Sandhurst. 1854.		James Roe. Sandhurst. 1856.		Strangers' Refuge. Kangaroo Flat. 1856.		Heart of Friendship. Sandhurst. 1859.		Albert. Long Gully. 1859.		Sir Henry Barkly, Huntly. 1860.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fun	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	2,462 11 11	146 15 8	171 1 0	95 16 8	341 7 5	260 1 1	742 18 0	76 5 8	1,614 4 6	216 11 0	1,575 14 11½	271 0 0½	959 14 1	—2 15 1
RECEIPTS.														
Contributions	368 17 6	522 18 1	209 17 9	304 10 10	186 19 3	262 6 0	95 13 1	143 9 7	370 9 5	530 8 7	447 11 4½	421 7 10½	80 11 3	120 16 11
Levies	..	..	..	..	..	..	..	9 0 0	..	..	..	..	..	4 7 0
Initiation fees, &c.	37 9 6	35 5 6	4 9 0	8 11 0	12 6 0	15 7 6	11 6 6	20 0 0	22 3 6	20 2 6	9 3 0	22 7 6	0 10 0	2 5 0
Interest	125 0 0	..	13 5 0	..	34 6 11	1 0 0	5 1 9	..	68 0 0	..	106 4 0	..	52 16 0	..
Funl. dons., recpts. from district	210 6 8	..	221 7 0	..	194 0 0	..	38 5 0	..	147 0 0	..	88 1 8	..	30 0 0	..
Other receipts	..	150 19 0	97 0 0	47 15 0	..	18 10 6	..	28 17 6	0 6 9	43 16 6	103 16 0	125 9 6	..	6 9 11
Total Receipts	741 13 8	709 2 7	545 18 9	360 16 10	427 12 2	297 4 0	150 6 4	201 7 1	607 19 8	594 7 7	754 16 0½	569 4 10½	163 17 3	133 18 10
Total	3,204 5 7	855 18 3	716 19 9	456 13 6	768 19 7	557 5 1	893 4 4	277 12 9	2,222 4 2	810 18 7	2,330 11 0	840 4 11	1,123 11 4	131 3 9
EXPENDITURE.														
Sick pay	325 18 4	..	327 6 2	..	195 9 6	..	132 16 2	..	358 9 6	..	366 12 1	..	155 1 2	..
Medical attendance	..	281 5 8	..	142 10 0	..	138 3 6	..	76 13 0	..	285 4 9	..	335 17 0	..	64 2 9
Funeral donations	60 0 0	..	150 0 0	..	90 0 0	..	10 0 0	..	130 0 0	..	50 0 0	..	20 0 0	..
Levies	184 15 0	42 10 0	103 16 0	23 19 0	92 16 6	21 7 6	46 15 6	10 15 0	187 4 0	43 3 0	217 7 6	50 3 0	37 3 6	8 11 6
Widow and orphan fund	..	70 11 0	..	44 0 6	..	29 10 0	..	22 16 0	..	68 4 6	..	60 3 0	..	18 3 0
Management	..	103 16 9	..	50 13 3	..	57 11 4	..	36 1 7	..	96 7 9	..	87 14 0	..	27 17 10
Other expenditure	..	126 5 8	1 5 6[2]	115 14 8	..	16 15 6	..	36 18 11	..	31 8 10	..	152 19 10	15 10 0[2]	4 6 6
Total Expenditure	570 13 4	624 9 1	582 7 8	376 17 5	378 6 0	263 7 10	189 11 8	183 4 6	675 13 6	524 8 10	633 19 7	686 16 10	227 14 8	123 1 7
Balance	2,633 12 3	231 9 2	134 12 1	79 16 1	390 13 7	293 17 3	703 12 8	94 8 3	1,546 10 8	286 9 9	1,696 11 5	153 8 1	895 16 8	8 2 2
DISPOSAL OF FUNDS.														
Invested at interest	1,400 0 0	..	134 12 1	15 7 11	390 13 7	204 6 5	303 12 8	46 7 4	496 10 8	72 5 2	1,696 11 5	..	840 0 0	..
Invested in halls	1,200 0 0	100 0 0	..	..	..	..	400 0 0	..	1,050 0 0	168 15 10	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	33 12 3	131 9 2	..	64 8 2	..	89 10 10	..	48 0 11	..	45 8 9	..	153 8 1	55 16 8	8 2 2
Debts due by branch	..	..	10 0 0[3]	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	268	270	149	157	135	140	69	74	262	284	321	338	57	56
Not entitled to benefits { Unfinancial	11	9	3	2	1	3	1	..	8	2	7	3	1	2
Not entitled to benefits { New	9	22	9	4	7	12	..	15	17	6	9	11	..	1
Total	288	301	161	163	143	155	70	89	287	292	337	352	58	59
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.														
Admitted	36		10		20		22		20		21		3	
Departures { By death	2		6		4		..		6		2		..	
Departures { Otherwise	21		2		4		3		9		4		2	
Number of members sick	43		44		26		18		45		59		12	
Period of sickness	472 w. 5 d.		409 w. 1 d.		302 w. 3 d.		158 w. 5 d.		411 w. 2 d.		429 w. 2 d.		182 w. 2 d.	
Deaths of registered wives	2		4		1		1		1		1		2	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts.—Funeral donations.——[1] Repaid to Incidental Fund, £1 8s.; error, 17s. 8½d.——[2] Sick pay on account of another lodge.——[3] Funeral donation on account of death of a wife.

BENDIGO DISTRICT—continued.

Name of branch / Where situated / Year when established	Catherine. Eaglehawk. 1861.		Heathcote. Heathcote. 1864.		Darling. California Gully. 1867.		Echuca. Echuca. 1867.		Sir Walter Scott. Elmore. 1875.		Tatura. Tatura. 1882.		District Members.		District Funds.*	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	2,776 1 3	363 13 8	763 16 5½	22 14 9½	120 14 3	21 6 5	1,642 14 5	111 0 1	104 16 1	15 2 8	47 15 7¼	—6 3 3¼	378 10 9	71 8 0	117 5 10	100 2 8
Receipts.																
Contributions	521 7 3	449 8 3	71 13 2	89 13 1	234 0 1½	234 0 1½	209 7 1	313 18 9	19 1 1	19 1 1	..	..	7 9 2	9 6 10	..	..
Levies	..	..	..	..	..	111 2 0	..	..	..	..	..	..	..	..	1,133 19 6	307 8 0
Initiation fees, &c.	23 1 6	26 0 0	2 7 0	3 14 0	5 5 0	3 5 0	14 18 0	16 18 6	0 13 0	1 0 0	..	..	..	..	..	..
Interest	143 10 8	26 0 0	41 14 0	..	3 0 0	..	94 3 4	..	..	..	..	..	..	..	3 15 0	..
Receipts from districts	196 0 0	..	..	..	97 10 0	..	90 13 4	..	..	..	20 0 0	..	..	..	..	..
Other receipts	200 18 7	119 1 3	0 8 6	10 6 3	53 13 4	58 4 0	2 10 0	40 15 3	..	2 19 0	..	6 3 3¼	..	..	..	45 13 0
Total Receipts	1,084 18 0	620 9 6	116 2 8	103 13 4	393 8 5½	406 11 1½	411 11 9	371 12 6	19 14 1	23 0 1	20 0 0	6 3 3¼	7 9 2	9 6 10	1,337 14 6	353 1 0
Total	3,860 19 3	984 3 2	879 19 1⅓	126 8 1½	514 2 8½	427 17 6½	2,054 6 2	482 12 7	124 10 2	38 2 9	67 15 7¼	..	385 19 11	80 14 10	1,455 0 4	453 3 8
Expenditure.																
Sick pay	396 5 9	..	44 15 6	..	289 15 6	..	165 16 0	..	..	..	..	..	..	..	533 3 8	..
Medical attendance	..	376 16 6	..	62 5 6	..	131 14 0	..	230 7 7	..	7 13 6	..	..	..	5 10 0	..	..
Funeral donations	120 0 0	..	..	..	60 0 0	..	40 0 0	..	..	..	20 0 0	..	..	..	800 0 0	..
Levies	210 4 0	48 8 6	34 5 6	7 18 6	106 5 0	24 10 0	100 17 6	23 4 0	8 18 6	2 1 6	..	..	3 11 0	0 16 6	..	..
Widow and orphan fund	..	74 16 6	..	5 17 6	..	31 1 6	..	2 14 0	..	1 7 6	..	..	..	..	..	..
Management	..	104 13 10	..	22 19 11	..	51 11 0	..	87 13 9	..	6 12 2	..	..	..	0 2 2	..	299 2 10
Other expenditure	..	44 13 7	..	4 4 2	..	49 4 8	..	37 11 0	..	0 16 0	47 15 7¼	..	..	0 10 6	..	86 12 0
Total Expenditure	726 9 9	649 8 11	79 1 0	103 5 7	456 0 6	288 1 2	306 13 6	381 10 4	8 18 6	18 10 8	67 15 7¼	..	3 11 0	6 19 2	1,333 3 8	385 14 10
Balance	3,134 9 6	334 14 3	800 18 1½	23 2 6½	58 2 2½	139 16 4½	1,747 12 8	101 2 3	115 11 8	19 12 1	..	..	382 8 11	73 15 8	121 16 8	67 8 10
Disposal of Funds.																
Invested at interest	1,686 10 2	..	740 0 0	..	..	..	1,698 0 0	100 0 0	..	..	..	..	302 13 4	..	..	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	144 13 1	261 9 9	40 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	1,303 6 3	73 4 6	20 18 1½	23 2 6½	58 2 2½	139 16 4½	49 12 8	1 2 3	115 11 8	19 12 1	..	..	79 15 7	73 15 8	121 16 8	67 8 10
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Number of Members.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	284	318	50	52	157	155	142	146	10	12	4	..	6	6	..	..
Not entitled to benefits — Unfinancial	8	7	2	1	3	8	9	6	3	1	21	..	..	..	..	..
Not entitled to benefits — New	31	9	2	2	7	3	10	9	..	1	..	..	..	..	..	..
Total	323	334	54	55	167	166	161	161	13	14	25	..	6	6	..	..
Admission, Departure, Sickness, Mortality.																
Admitted	28		2		6		19		1		..		..		..	
Departures — By death	7		..		2		2		..		..		..		..	
Departures — Otherwise	19		1		5		17		..		25		..		..	
Number of members sick	77		10		45		21		..		..		..		..	
Period of sickness	456 w.		45 w. 1 d.		345 w. 1 d.		189 w. 2 d.		..		..		..		..	
Deaths of registered wives	..		..		2		..		..		..		..		..	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" and "Sick pay" paid by the parent society being the sum of the amounts entered by the branches as "Receipts from the district."

CASTLEMAINE DISTRICT.

Name of branch / Where situated / Year when established	Castlemaine. Castlemaine. 1855.		Chewton. Chewton. 1858.		Hand of Friendship. Daylesford. 1858.		Maldon. Maldon. 1858.		Prince of Wales. Castlemaine. 1859.		Kyneton. Kyneton. 1859.		Garibaldi. Tarnagulla. 1861.		Talbot. Fryers. 1862.		Newstead and Strangways. Strangways. 1862.	
	Sick and Funeral Fnd.	Incidental Fund	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	6,412 4 5	30 14 11	818 11 5	24 13 0	2,111 15 5½	205 15 8½	1,668 11 3	28 6 0	681 3 5	15 9 9	1,542 8 2½	16 1 10½	958 6 6½	26 6 9	772 11 5	16 19 9	768 18 7	—1 13 3
RECEIPTS.																		
Contributions	183 10 9	183 10 9	102 17 10	102 17 10	315 7 5	246 18 3	209 6 6	209 6 6	94 17 5	94 17 5	130 4 3	130 4 3	54 6 6	54 6 6	151 10 6	151 10 6	35 10 3	35 10 3
Levies	..	70 8 0	..	30 0 0	..	84 6 0	..	35 8 6	..	29 17 0	..	29 15 6	..	22 17 6	..	..	..	3 18 0
Initiation fees, &c.	1 9 0	2 18 6	..	1 2 6	3 11 0	8 16 6	11 0 0	12 12 6	0 10 0	1 0 0	6 17 3	10 5 0	..	..	1 16 6	3 6 0	1 13 0	3 0 0
Interest	419 6 3	..	42 9 0	0 10 0	148 17 0	3 16 0	119 2 0	..	38 15 2	..	69 6 0	..	86 4 1½	..	45 9 7	..	..	..
Funeral donations, &c.	30 0 0	..	90 0 0	..	10 0 0	..	30 0 0	..	40 0 0	..	30 0 0	..	50 9 6	..	30 0 0	..	..	..
Other receipts	..	38 8 9	..	24 19 4	..	26 7 2	..	26 18 6	0 6 8	38 3 6	0 6 8	48 12 11	..	0 8 6	..	53 15 6	..	1 4 0
Total Receipts	634 6 0	295 6 0	235 6 10	159 9 8	477 15 5	370 3 11	369 8 6	284 6 0	174 9 3	163 17 11	236 14 2	218 17 8	191 0 1½	77 12 6	228 16 7	208 12 0	37 3 3	43 12 3
Total	7,046 10 5	326 0 11	1,053 18 3	184 2 8	2,589 10 10½	575 19 7½	2,037 19 9	312 12 0	855 12 8	179 7 8	1,779 2 4½	234 19 6½	1,149 6 8	103 19 3	1,001 8 0	225 11 9	806 1 10	41 19 0
EXPENDITURE.																		
Sick pay	140 14 11	..	213 13 2	..	468 6 8	..	419 10 8	..	143 13 4	..	82 14 4	..	98 3 4	..	69 3 2	..	17 10 0	..
Medical attendance	..	141 11 6	..	79 10 0	..	220 12 0	..	156 16 3	..	74 19 0	..	103 3 0	..	41 6 2	..	133 13 0	..	18 0 0
Funeral donations	30 0 0	..	30 0 0	..	10 0 0	..	50 0 0	..	40 0 0	..	50 0 0	..	50 9 6	..	30 0 0	..	..	..
Levies	45 9 0	27 12 0	29 4 6	18 2 0	72 2 0	43 15 9	54 0 6	32 11 6	24 15 6	15 4 9	35 2 6	21 0 6	12 13 6	7 18 6	40 5 0	24 13 6	9 14 0	5 4 6
Management	..	86 10 0	..	47 2 6	..	87 16 0	..	62 15 6	..	40 5 1	..	67 17 4	..	22 2 8	..	35 15 8	..	18 2 11
Other expenditure	1 0 0[1]	29 15 2	..	21 17 11	..	9 7 0	1 6 8[1]	33 18 6	18 2 2[1]	40 1 0	..	8 14 0	..	0 1 0	..	9 16 7	..	2 15 6
Total Expenditure	217 3 11	285 8 8	272 17 8	166 12 5	550 8 8	361 10 9	524 17 10	286 1 9	226 11 0	170 9 10	167 16 10	200 14 10	161 6 4	71 8 4	139 8 2	203 18 9	27 4 0	44 2 11
Balance	6,829 6 6	40 12 3	781 0 7	17 10 3	2,039 2 2½	214 8 10½	1,513 1 11	26 10 3	629 1 8	8 17 10	1,611 5 6½	34 4 8½	988 0 4	32 10 11	861 19 10	21 13 0	778 17 10	—2 3 11
DISPOSAL OF FUNDS.																		
Invested at interest	6,520 19 3	..	8 17 6	7 10 0	2,039 0 0	195 3 2	1,494 6 2	26 10 3	619 17 4	..	1,030 0 0	..	565 0 0	..	850 0 0	..	720 0 0	..
Invested in halls	..	..	250 0 0	..	..	..	..	..	..	..	576 5 0	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	363 9 0	..	..	..	..	..
Cash not bearing interest	308 7 3	40 12 3	522 3 1	10 0 3	0 2 2½	19 5 8½	18 15 9	..	9 4 4	8 17 10	5 0 6½	34 4 8½	59 11 4	32 10 11	11 19 10	21 13 0	56 13 11	—2 3 11
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2 3 11	..
Debts due by branch	..	..	..	..	..	..	..	..	4 10 0	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	127	127	85	79	201	203	142	152	73	64	97	94	37	38	117	114	14	23
Not entitled to benefits { Unfinancial	8	9	5	4	3	3	1	3	4	2	3	5	8	3	3	1	7	4
Not entitled to benefits { New	6	1	3	..	4	5	6	7	3	1	3	10	2	..	..	1	4	1
Total	141	137	93	83	208	211	149	162	80	67	103	109	47	41	120	116	25	28
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	3		2		8		14		1		12		..		4		3	
Departures { By death	1		1		..		1		2		2		3		2[3]		..	
Departures { Otherwise	6		11		5		..		2		4		3		6		..	
Number of members sick	29		26		50		52		14		22		12		19		7	
Period of sickness	229 w. 2 d.		293 w. 3 d.		766 w. 5 d.		651 w. 1 d.		205 w. 5 d.		87 w. 1 d.		154 w. 2 d.		76 w. 3 d.		17 w. 3 d.	
Deaths of registered wives	1		1		1		3		..		1		1[2]		1		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Sick pay on account of other lodges.

[2] Wife of unfinancial member.

[3] Funeral donation not yet paid to one member.

CASTLEMAINE DISTRICT—continued.

Name of branch / Where situated / Year when established	Maryborough. Maryborough. 1862.		Hope. Tarilta. 1862.		Campbell's Creek. Campbell's Creek. 1862.		Strathloddon. Guildford. 1863.		Prince Alfred. Dunolly. 1863.		St. Arnaud. St. Arnaud. 1864.		Kent. Lauriston. 1865.		Hepburn. Daylesford. 1866.		Coliban. Malmsbury 1867.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 1,526 3 8½	£ s. d. 49 7 8½	£ s. d. 117 8 1	£ s. d. ..	£ s. d. 263 6 1½	£ s. d. 2 5 2	£ s. d. 374 3 3½	£ s. d. 0 7 1½	£ s. d. 1,154 1 10	£ s. d. 35 9 7	£ s. d. 1,038 0 6	£ s. d. 22 7 9	£ s. d. 33 10 3	£ s. d. 28 3 9	£ s. d. 392 6 3	£ s. d. 67 16 0	£ s. d. 174 10 10	£ s. d. 19 5 10
RECEIPTS.																		
Contributions	144 6 1	178 19 4	31 0 3	31 0 3	26 2 0	26 2 0	51 19 3	51 19 3	115 11 6	115 11 6	125 2 4½	125 2 4½	35 17 9	35 17 9	170 13 6	170 13 6	29 19 9	29 19 9
Levies	..	..	..	3 10 0	..	7 8 6	..	8 8 3	..	26 19 0	..	37 14 0	..	11 8 6	..	52 14 0	..	13 4 0
Initiation fees, &c.	6 13 0	7 5 0	..	..	0 2 0	0 5 0	..	0 18 0	16 18 0	25 5 0	7 4 0	11 2 6	6 1 0	9 0 0	10 6 6	15 4 6	2 10 0	1 7 6
Interest	87 5 11	..	3 0 0	..	15 0 0	..	2 8 0	..	89 19 5	..	70 19 0	..	..	..	21 0 0	3 0 0	9 0 0	1 4 0
Funeral donations, &c.	30 0 0	..	..	..	..	..	50 0 0	..	..	..	20 0 0	..	..	..	50 0 0	..	..	..
Other receipts	..	21 19 0	..	6 7 6	..	4 18 0	..	5 17 0	8 9 0	14 15 9	3 10 0	24 3 5	..	6 10 0	6 5 8	21 16 0	..	6 10 6
Total Receipts	268 5 0	208 3 4	34 0 3	40 17 9	41 4 0	38 13 6	104 7 3	67 2 6	230 17 11	182 11 3	226 15 4½	198 2 3½	41 18 9	62 16 3	258 5 8	263 8 0	41 9 9	52 5 9
Total	1,794 8 8½	257 11 0½	151 8 4	40 17 9	304 10 1½	40 18 8	478 10 6½	67 9 7½	1,384 19 9	218 0 10	1,264 15 10½	220 10 0½	75 9 0	91 0 0	650 11 11	331 4 0	216 0 7	71 11 7
EXPENDITURE.																		
Sick pay	113 3 4	..	73 6 8	..	35 12 2	..	100 6 8	..	103 0 0	..	34 3 4	..	54 5 10	..	186 3 4	..	30 13 10	..
Medical attendance	..	130 2 0	..	23 4 0	..	19 15 0	..	41 0 0	..	108 1 1	..	107 4 9	..	29 16 8	..	129 14 3	..	25 13 6
Funeral donations	50 0 0	..	..	..	..	..	..	..	..	..	20 0 0	..	..	..	50 0 0	..	..	..
Levies	38 0 0	22 15 3	7 19 6	4 16 9	6 7 0	3 15 9	14 2 0	8 13 6	31 11 6	18 15 0	33 0 6	20 0 6	9 11 0	5 8 6	45 4 6	27 5 6	6 19 0	4 1 0
Management	..	43 19 8	..	9 6 8	..	7 12 10	..	16 3 8	..	35 11 7	..	35 17 7	..	8 14 1	..	51 15 1	..	9 3 6
Other expenditure	..	21 10 11	..	0 12 7	..	6 14 0	..	1 4 3	..	31 12 5	..	26 0 11	..	7 8 8	..	15 19 3	..	7 15 11
Total Expenditure	201 3 4	218 7 10	81 6 2	38 0 0	41 19 2	37 17 7	114 8 8	67 1 5	134 11 6	194 0 1	87 3 10	189 3 9	63 16 10	51 7 11	281 7 10	224 14 1	37 12 10	46 13 11
Balance	1,593 5 4½	39 3 2½	70 2 2	2 17 9	262 10 11½	3 1 1	364 1 10½	0 8 2½	1,250 8 3	24 0 9	1,177 12 0½	31 6 3½	11 12 2	39 12 1	369 4 1	106 9 11	178 7 9	24 17 8
DISPOSAL OF FUNDS.																		
Invested at interest	1,593 5 4½	11 14 7½	60 10 0	..	250 6 7	..	319 12 0	..	1,022 0 0	..	1,100 0 0	..	..	..	350 0 0	101 10 0	150 0 0	20 0 0
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	200 0 0	..	..	..	..	..	..	..	..	..
Cash not bearing interest	..	27 8 7	9 12 2	2 17 9	12 4 4½	3 1 1	44 9 10½	0 8 2½	28 8 3	24 0 9	77 12 0½	31 6 3½	11 12 2	39 12 1	19 4 1	4 19 11	28 7 9	4 17 8
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	2 3 4	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	106	103	22	22	15	20	44	39	70	90	83	93	22	28	117	120	18	22
Not entitled { Unfinancial	4	4	2	1	2	..	4	3	1	2	..	2	1	..	3	8	5	1
to benefits { New	1	6	..	..	..	..	..	..	13	10	9	6	..	4	6	9	..	1
Total	111	113	24	23	17	20	48	42	84	102	92	101	23	32	126	137	23	24
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	9		1		3		..		22		12		9		20		4	
Departures { By death	2		..		..		..		..		1		..		2		..	
Departures { Otherwise	5		2		..		6		4		2		..		7		3	
Number of members sick	19		7		2		14		13		15		7		30		2	
Period of sickness	139 w. 1 d.		125 w. 2 d.		36 w. 2 d.		123 w. 4 d.		142 w.		34 w. 1 d.		54 w. 4 d.		219 w. 4 d.		32 w. 3 d.	
Deaths of registered wives	1		..		..		..		..		..		..		1		..	

CASTLEMAINE DISTRICT—continued.

Name of branch / Where situated / Year when established	Kingston. Newstead. 1868.		Heart of Friendship. Swan Hill. 1874.		Rose of Donald. Donald. 1875.		District Funds.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	57 0 6	−3 4 0	143 15 3	48 8 2	161 14 10	3 13 7	142 6 3	391 2 6
RECEIPTS.								
Contributions	20 6 0	20 6 0	35 7 0	53 3 6	32 0 2	48 2 4	..	..
Levies	..	8 19 6	..	12 5 0	..	10 18 0	539 5 0	325 16 6
Initiation fees, &c.	1 16 0	3 0 0	7 4 0	11 0 0	..	..	..	..
Interest	..	..	..	..	6 19 8	..	14 10 4	..
Funeral donations, &c.	..	..	..	..	10 0 0	..	..	..
Other receipts	..	3 1 6	..	40 11 9	..	1 2 6	38 7 0	58 12 2
Total Receipts	22 2 0	35 7 0	42 11 0	117 0 3	48 19 10	60 2 10	592 2 4	384 8 8
Total	79 2 6	32 3 0	186 6 3	165 8 5	210 14 8	63 16 5	734 8 7	775 11 2
EXPENDITURE.								
Sick pay	12 10 0	..	23 10 0	..	14 0 0	..	36 3 10	..
Medical attendance	..	17 2 10	..	31 2 6	..	36 0 6	..	..
Funeral donations	..	..	..	..	10 0 0	..	470 9 6	..
Levies	5 9 6	3 7 0	10 3 0	5 18 6	7 11 0	4 16 3	..	..
Management	..	14 1 6	..	24 2 1	..	21 3 10	..	296 13 3
Other expenditure	..	1 4 0	..	50 11 10	..	2 9 6	..	94 8 6
Total Expenditure	17 19 6	35 15 4	33 13 0	111 14 11	31 11 0	64 10 1	506 13 4	391 1 9
Balance	61 3 0	−3 12 4	152 13 3	53 13 6	179 3 8	−0 13 8	227 15 3	384 9 5
DISPOSAL OF FUNDS.								
Invested at interest	..	..	125 0 0	..	134 1 8	..	..	..
Invested in halls	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..
Cash not bearing interest	57 10 8	−3 12 4	27 13 3	53 13 6	44 8 4	−0 13 8	227 15 3	384 9 5
Illegally expended, Incdntl. Fnd.	3 12 4	..	..	..	0 13 8	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	12	8	24	25	14	19	..	..
Not entitled to benefits { Unfinancial	2	8	1	5	10	2	..	..
Not entitled to benefits { New	..	1	2	6	1	..	..	..
Total	14	17	27	36	25	21	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.								
Admitted	3		10		..		..	
Departures { By death	..		..		..		..	
Departures { Otherwise	..		1		4		..	
Number of members sick	4		6		3		2	
Period of sickness	12 w. 3 d.		23 w. 3 d.		14 w.		67 w. 2 d.	
Deaths of registered wives	..		..		1		..	

COLLINGWOOD DISTRICT.

Name of branch / Where situated / Year when established	Collingwood. Collingwood. 1853.		Good Samaritan. Collingwood. 1855.		Barkly. Collingwood. 1858.		Hand of Friendship. Collingwood. 1858.		John Jordan. Fitzroy. 1860.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	6,977 17 7	24 13 4	4,064 11 6	0 16 0	4,271 11 7½	10 11 10½	1,843 0 1½	41 1 11	496 15 8	36 2 0½
RECEIPTS.										
Contributions	252 18 9	252 18 9	295 13 2	295 13 2	259 3 9½	259 3 9½	180 19 1½	180 19 1½	185 1 11½	185 1 11½
Levies	..	35 17 0	..	63 9 0	..	18 19 0	..	27 19 0	..	..
Initiation fees, &c.	16 15 0	12 1 6	3 10 0	8 1 6	10 3 0	15 19 0	8 4 6	7 10 0	10 12 9	14 12 0
Interest	429 18 0	..	313 5 0	..	193 0 3	..	121 10 10	..	36 2 3	1 10 9
Funeral donations, &c.	40 0 0	..	70 0 0	..	30 0 0	..	40 0 0	..	20 0 0	..
Other receipts	..	7 19 0	11 3 0	16 17 9	..	92 9 4	..	31 2 4	..	26 3 4½
Total Receipts	739 11 9	308 16 3	693 11 2	384 1 5	492 7 0½	386 11 1½	350 14 5½	247 10 5½	251 16 11½	227 8 1
Total	7,717 9 4	333 9 7	4,758 2 8	384 17 5	4,763 18 8	397 3 0	2,193 14 7	288 12 4½	748 12 7½	263 10 1½
EXPENDITURE.										
Sick pay	323 13 3	..	317 4 8	..	159 6 8	..	173 3 4	..	167 4 3	..
Medical attendance	..	195 2 9	..	234 17 1	..	197 2 0	..	156 16 0	..	137 7 11½
Funeral donations	80 0 0	..	70 0 0	..	20 0 0	..	40 0 0	..	40 0 0	..
Levies	49 3 6	42 6 6	54 16 0	49 9 0	49 7 6	44 5 0	35 7 0	31 15 6	35 15 6	31 17 6
Management	..	42 17 6	..	68 0 11	..	53 3 3	..	40 10 0	..	26 13 3
Other expenditure	..	16 7 11	..	22 7 0	..	33 9 11	..	15 10 9	..	20 16 7½
Total Expenditure	452 16 9	296 14 8	442 0 8	374 14 0	228 14 2	328 0 2	248 10 4	244 12 3	242 19 9	216 15 4
Balance	7,264 12 7	36 14 11	4,316 2 0	10 3 5	4,535 4 6	69 2 10	1,945 4 3	44 0 1½	505 12 10½	46 14 9½
DISPOSAL OF FUNDS.										
Invested at interest	7,090 0 0	..	3,770 0 0	..	3,295 0 0	60 0 0	1,605 0 0	..	499 15 10½	46 14 9½
Invested in halls	..	..	..	..	501 0 0	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	174 12 7	36 14 11	546 2 0	10 3 5	679 4 6	9 2 10	340 4 3	44 0 1½	5 17 0	..
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	178	176	220	209	185	196	131	141	120	137
Not entitled to benefits { Unfinancial	7	13	6	14	2	1	5	6	6	4
Not entitled to benefits { New	8	9	6	5	6	11	8	1	16	13
Total	193	198	232	228	193	208	144	148	142	154
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.										
Admitted	18		7		24		10		25	
Departures { By death	3		3		1		2		2	
Departures { Otherwise	10		8		8		4		11	
Number of members sick	32		38		34		24		24	
Period of sickness	339 w. 1 d.		417 w.		210 w. 2 d.		212 w. 5 d.		238 w.	
Deaths of registered wives	2		1		..		1		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amount entered by the branches as Receipts—Funeral donations.

COLLINGWOOD DISTRICT—continued.

Name of branch / Where situated / Year when established	Union. Collingwood. 1860.		Fitzroy. Fitzroy. 1862.		Hope of Victoria. Collingwood. 1884.		District Funds.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funrl. Fd.	Incdntl. Fund.	Sick and Funrl. Fd.	Incidental Fund.
Balance from last year	£ s. d. 1,251 6 7½	£ s. d. 7 14 7½	£ s. d. 1,220 19 5	£ s. d. 61 12 11	£ s. d. ..	£ s. d. ..	£ s. d. 42 10 0	£ s. d. 53 17 4
RECEIPTS.								
Contributions	155 4 10	155 4 9½	115 3 4	115 3 4	15 17 10½	2 14 6	..	..
Levies	..	17 9 6	..	16 10 0	..	..	274 19 6	244 19 0
Initiation fees, &c.	5 16 0	7 5 0	6 7 0	11 2 6	0 13 0	0 11 0	..	..
Interest	55 10 0	..	50 10 6	3 0 0	1 10 4	0 12 4	..	..
Funeral donations	70 0 0	..	10 0 0	..	..	..	..	..
Other receipts	..	13 4 9	0 5 0	17 7 6	37 4 11	33 12 0	4 4 0	259 3 4
Total Receipts	286 10 10	193 4 0½	182 5 10	163 3 4	55 6 1½	37 9 10	279 3 6	504 2 4
Total	1,537 17 5½	200 18 8	1,403 5 3	224 16 3	55 6 1½	37 9 10	321 13 6	557 19 8
EXPENDITURE.								
Sick pay	248 14 11½	..	68 18 4	85 15 4	..	..	..	..
Medical attendance	..	113 3 9	..	..	..	9 2 6	..	162 0 1½
Funeral donations	70 0 0	..	10 0 0	..	..	..	280 0 0	..
Levies	28 12 6	25 15 0	21 17 6	19 10 6	..	..	..	..
Management	..	40 6 0	..	33 9 4	..	2 11 6	..	119 16 9
Other expenditure	..	20 7 4	..	19 8 7	8 2 0[1]	1 13 0	11 3 0[3]	181 1 5½
Total Expenditure	347 7 5½	199 12 1	100 15 10	158 3 9	8 2 0	13 7 0	291 3 0	462 18 4
Balance	1,190 10 0	1 6 7	1,302 9 5	66 12 6	47 4 1½	24 2 10	30 10 6	95 1 4
DISPOSAL OF FUNDS.								
Invested at interest	546 0 0	..	1,200 0 0	50 0 0	43 12 6	24 2 10	..	..
Invested in halls	..	..	..	..	..	..	..	..
Invested, other freehold property	100 0 0	..	..	..	..	..	..	..
Cash not bearing interest	544 10 0	1 6 7	102 9 5	16 12 6	3 11 7½	..	30 10 6	95 1 4
Debts due by branch	..	..	..	11 0 0	..	..	..	5 3 8
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	Beginning of year.	End of year.	Beginning of year.	At end of year.
Entitled to benefits	115	110	81	85	..	54	..	..
Not entitled to benefits { Unfinancial	6	5	6	4	..	..	..	..
Not entitled to benefits { New	2	5	5	9	75	4	..	..
Total	123	120	92	98	75	58	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.								
Admitted	9		18		8		..	
Departures { By death	3		..		..		..	
Departures { Otherwise	9		12		25[2]		..	
Number of members sick	32		13		..		..	
Period of sickness	337 w.		74 w. 4 d.		..		..	
Deaths of registered wives	1		1		..		..	

CORIO DISTRICT.

Name of branch / Where situated / Year when established	Geelong. Geelong. 1846.		Southern Star. Geelong. 1854.		Rose of Denmark. Chilwell. 1864.		Ashby. Ashby. 1870.		Western. Colac. 1882.		District Funds.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funrl. Fd.	Incidntl. Fund.	Sick and Funl. Fd.	Incdntl. Fund.	Sick and Funrl. Fd.	Incdntl. Fund.	Sick and Funrl. Fd.	Incidntal. Fund.
Balance from last year	£ s. d. 5,636 3 1½	£ s. d. 245 15 11½	£ s. d. 2,134 9 4½	£ s. d. 67 11 0½	£ s. d. 236 14 0½	£ s. d. -6 13 10	£ s. d. 726 11 6	£ s. d. 5 17 8	£ s. d. 91 8 10½	£ s. d. 11 10 3½	£ s. d. 153 13 10	£ s. d. 88 13 5
RECEIPTS.												
Contributions	238 10 0	238 10 0	136 9 9	136 9 9	21 13 3	32 9 11	35 1 5	52 12 3	52 5 3	53 5 9	12 13 5	18 19 10
Levies	..	7 12 9	..	31 19 6	..	4 0 0	..	..	..	..	96 4 0	76 0 0
Initiation fees, &c.	21 19 6	11 3 6	6 15 0	15 1 6	..	..	..	..	10 12 0	9 2 0	..	..
Interest	301 12 4	16 14 1	86 17 10	10 0 6	8 11 8	..	41 2 0	..	3 0 0	..	5 10 0	..
Funeral donations	20 0 0	..	50 0 0	..	..	..	10 0 0	..	..	..	..	..
Other receipts	2 7 8	30 16 3	29 6 9	12 4 6	..	..	1 16 8	8 14 6	..	5 16 0	..	7 4 6
Total Receipts	584 9 6	304 16 7	309 9 4	205 15 9	30 4 11	36 9 11	88 0 1	61 6 9	65 17 3	68 3 9	114 7 5	102 4 4
Total	6,220 12 7½	550 12 6½	2,443 18 8½	273 6 9½	266 18 11½	29 16 1	814 11 7	67 4 5	157 6 1½	79 14 0½	268 1 3	190 17 9
EXPENDITURE.												
Sick pay	302 2 2	..	102 0 0	..	5 13 4	..	17 3 4	..	2 0 0	..	9 6 8	..
Medical attendance	..	199 10 0	..	131 5 6	..	15 14 0	..	25 18 6	..	52 19 6	..	9 3 10
Funeral donations	40 0 0	..	60 0 0	..	..	..	10 0 0	..	..	..	80 0 0	..
Levies	47 19 0	38 0 9	27 17 0	21 15 6	3 18 0	3 0 3	6 0 0	4 17 0	10 10 0	8 6 6	..	..
Management	..	63 17 9	..	54 15 10	..	7 6 0	..	12 6 0	..	4 0 0	..	74 15 6
Other expenditure	..	29 7 9	..	16 9 10	..	1 4 0	..	8 15 0	..	4 1 0	..	26 10 0
Total Expenditure	390 1 2	330 16 3	189 17 0	224 6 8	9 11 4	27 4 3	33 3 4	51 16 6	12 10 0	69 7 0	89 6 8	110 9 4
Balance	5,830 11 5½	219 16 3½	2,254 1 8½	49 0 1½	257 7 7½	2 11 10	781 8 3	15 7 11	144 16 1½	10 7 0½	178 14 7	80 8 5
DISPOSAL OF FUNDS.												
Invested at interest	4,611 19 11	..	1,376 8 4	37 10 0	213 2 0	..	745 13 9	..	115 0 0	..	100 0 0	25 0 0
Invested in halls	736 0 0	68 13 10	817 6 3	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	30 0 0	..
Cash not bearing interest	482 11 6½	151 2 5½	60 7 1½	11 10 1½	44 5 7½	2 11 10	35 14 6	15 7 11	29 16 1½	10 7 0½	48 14 7	55 8 5
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	Beginning of year.	End of year.	Begin. of year.	End of year.	Beginning of year.	End of year.	Beginning of year.	At end of year.
Entitled to benefits	178	185	96	103	9	16	24	24	30	38	..	..
Not entitled to benefits { Unfinancial	..	3	..	3	8	..	2	2	1	1	..	..
Not entitled to benefits { New	7	5	5	9	..	..	..	..	8	5	..	..
Total	185	193	101	115	17	16	26	26	39	44	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.												
Admitted	15		17		..		..		8		..	
Departures { By death	2		1		..		..		..		..	
Departures { Otherwise	5		2		1		..		3		..	
Number of members sick	34		10		3		6		1		..	
Period of sickness	426 w. 4 d.		116 w. 4 d.		5 w. 4 d.		17 w. 1 d.		2 w.		..	
Deaths of registered wives	..		4		..		1		..		..	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amount shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.—[1] Payment to adult lodges on transfer of 8 members.—[2] Eight of these transferred to adult lodges.—[3] This amount, although shown in last year's statistics, was not deducted from the total.

HAMILTON DISTRICT.

Name of branch	Princess Alice.		Princess Alexandra.		Duke of Edinburgh.		Coleraine.		Byaduk.		Marquis of Lorne.		Merino.		District Funds.*	
Where situated	Hamilton.		Penshurst.		Dunkeld.		Coleraine.		Byaduk.		Casterton.		Merino.			
Year when established	1863.		1864.		1868.		1868.		1868.		1872.		1875.			
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	2,092 11 2	9 14 0	408 9 6	10 9 10	336 15 8	4 19 9	489 4 1	24 11 9	98 18 11	15 15 4	380 17 7	30 3 5	99 19 4	..	7 17 9	3 15 4
RECEIPTS.																
Contributions	82 6 9	80 1 9	72 14 0	72 14 0	17 5 0	17 5 0	45 2 9	45 2 9	12 12 0	12 12 0	63 15 4	63 15 4	7 3 0	7 3 0	..	..
Levies	..	11 13 6	..	27 13 0	..	2 12 0	..	10 19 6	..	..	..	25 7 6	..	2 14 6	69 12 0	41 4 0
Initiation fees, &c.	4 2 0	6 2 6	2 6 0	3 0 0	2 13 0	4 6 6	6 0 0	8 0 0	..	..	7 7 0	11 12 6	..	..	..	..
Interest	121 17 6	..	29 2 0	..	5 0 0	..	..	..	..	..	19 10 0	..	..	..	..	..
Funeral donations	10 0 0	..	..	..	..	..	20 0 0	..	10 0 0	..	10 0 0	..	..	..	..	..
Other receipts	..	13 0 6	..	6 15 0	..	0 11 6	..	..	..	..	..	0 18 0	..	..	0 10 0	10 7 11
Total Receipts	218 6 3	110 18 3	104 2 0	110 2 0	24 18 0	24 15 0	71 2 9	64 2 3	22 12 0	12 12 0	100 12 4	101 13 4	7 3 0	9 17 6	70 2 0	51 11 11
Total	2,310 17 5	120 12 3	512 11 6	120 11 10	361 13 8	29 14 9	560 6 10	88 14 0	121 10 11	28 7 4	481 9 11	131 16 9	107 2 4	9 17 6	77 19 9	55 7 3
EXPENDITURE.																
Sick pay	21 0 0	..	21 16 8	..	11 13 4	..	24 17 0	..	1 13 4	..	34 13 4	..	..	..	..	..
Medical attendance	..	59 14 0	..	81 0 0	..	15 0 0	..	44 17 11	..	10 0 0	..	49 9 6	..	5 7 6	..	..
Funeral donations	10 0 0	..	20 0 0	..	..	..	20 0 0	..	10 0 0	..	10 0 0	..	..	..	50 0 0	..
Levies	19 19 0	11 12 0	17 2 0	10 0 0	4 10 0	2 14 6	9 9 0	5 17 6	2 17 0	1 14 0	14 5 0	8 6 0	1 10 0	1 0 0	..	..
Management	..	21 17 6	..	15 1 2	..	1 7 11	..	2 0 10	..	1 9 0	..	14 8 9	..	2 5 0	..	38 5 7
Other expenditure	..	21 10 6	5 0 0	7 0 8	..	..	..	0 10 0	..	0 2 6	..	4 5 1	..	1 5 0	..	11 0 11
Total Expenditure	50 19 0	114 14 0	63 18 8	113 1 10	16 3 4	19 2 5	54 6 0	53 6 3	14 10 4	13 5 6	58 18 4	76 9 4	1 10 0	9 17 6	50 0 0	49 6 6
Balance	2,259 18 5	5 18 3	448 12 10	7 10 0	345 10 4	10 12 4	506 0 10	35 7 9	107 0 7	15 1 10	422 11 7	55 7 5	105 12 4	..	27 19 9	6 0 9
DISPOSAL OF FUNDS.																
Invested at interest	2,185 0 11	..	370 0 0	..	305 0 0	..	250 0 0	..	75 0 0	..	375 0 0	..	80 0 0	..	..	..
Invested in halls	..	..	..	..	..	..	200 0 0	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	74 17 6	5 18 3	78 12 10	7 10 0	40 10 4	10 12 4	56 0 10	35 7 9	32 0 7	15 1 10	47 11 7	55 7 5	25 12 4	..	27 19 9	6 0 9
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	65	51	46	54	12	11	32	28	9	9	46	50	4	5	..	..
Not entitled to benefits { Unfinancial	11	15	12	4	..	4	1	5	..	..	1	4	1	..	..	..
Not entitled to benefits { New	5	7	3	2	2	3	..	5	..	..	1	2	..	..	..	..
Total	81	73	61	60	14	18	33	38	9	9	48	56	5	5	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	8		3		5		7		..		11		..		..	
Departures { By death	..		1		..		1		..		1[1]		..		..	
Departures { Otherwise	16		3		1		1		..		2		..		..	
Number of members sick	6		5		4		6		1		7		..		..	
Period of sickness	21 w.		21 w. 5 d.		11 w. 4 d.		25 w. 1 d.		1 w. 4 d.		34 w. 4 d.		..		..	
Deaths of registered wives	1		..		..		..		1		1		..		..	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amount shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.—[1] New member, not entitled to benefit.

MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.

OVENS AND MURRAY DISTRICT.

Name of branch	Beechworth.	Stanley.	Yackandandah.	Prince of Wales.	Mansfield.	Eldorado.	Avenel.	Goulburn Valley.
Where situated	Beechworth.	Stanley.	Yackandandah.	Wandiligong.	Mansfield.	Eldorado.	Avenel.	Nagambie.
Year when established	1861.	1862.	1863.	1865.	1866.	1867.	1872.	1876.

	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,564 5 4	..	774 12 9	34 12 9	810 15 10	13 13 0	1,300 15 10	13 11 11	476 4 4	19 10 1	947 0 5	3 14 10	406 13 3	133 9 8	164 1 6	19 9 6
Receipts.																
Contributions	131 9 4	195 16 3	57 0 6	85 11 0	18 17 9	28 6 9	162 13 6	242 19 6	55 19 6	55 19 6	38 1 6	57 2 3	22 16 2	34 9 4	23 16 6	35 17 6
Levies	..	10 0 0	..	30 10 0	..	10 12 6	..	24 10 6	..	..	..	..	..	..	..	..
Initiation fees, &c.	4 11 0	8 10 6	3 2 0	5 0 0	..	..	6 12 6	9 8 6	20 19 6	24 7 6	..	..	..	..	4 3 0	4 2 6
Interest	49 16 4	..	27 0 0	0 17 6	54 4 11	0 17 6	48 13 6	1 0 0	35 12 4	..	57 16 10	1 0 0	19 16 0	..	9 10 0	..
Funeral donations	60 0 0	..	..	..	..	..	..	..	10 0 0	..	20 0 0	..	..	..	..	..
Other receipts	..	18 6 9	..	4 0 0	..	..	..	23 1 9	..	22 4 0	..	5 8 7	..	5 13 0	..	7 8 8
Total Receipts	245 16 8	232 13 6	87 2 6	125 18 6	73 2 8	39 16 9	217 19 6	301 0 3	122 11 4	102 11 0	115 18 4	63 10 10	42 12 2	40 2 4	37 9 6	47 8 8
Total	1,810 2 0	232 13 6	861 15 3	160 11 3	883 18 6	53 9 9	1,518 15 4	314 12 2	598 15 8	122 1 1	1,062 18 9	67 5 8	449 5 5	173 12 0	201 11 0	66 18 2
Expenditure.																
Sick pay	179 19 0	..	42 18 6	..	6 0 0	..	130 16 8	..	4 14 2	..	19 13 4	..	7 0 0	..	6 0 0	..
Medical attendance	..	126 18 6	..	65 5 0	..	22 7 6	..	180 19 2	..	42 9 1	..	42 17 9	..	14 6 6	..	22 4 0
Funeral donations	60 0 0	..	..	..	..	..	20 0 0	..	10 0 0	..	20 0 0	..	..	..	20 0 0	..
Levies	26 1 0	29 12 9	10 12 0	12 6 0	2 15 0	3 1 9	30 1 0	34 13 3	10 13 0	12 5 0	7 9 0	8 11 0	4 15 0	5 10 9	4 18 0	5 10 9
Management	..	31 7 6	..	15 18 2	..	10 12 8	..	43 15 6	..	31 11 1	..	11 18 3	..	9 5 0	..	11 7 9
Other expenditure	..	44 14 9	..	11 16 0	..	..	..	6 12 6	..	7 13 11	..	..	..	0 7 6	..	1 10 9
Total Expenditure	266 0 0	232 13 6	53 10 6	105 5 2	8 15 0	36 1 11	180 17 8	266 0 5	25 7 2	93 19 1	47 2 4	63 7 0	11 15 0	29 9 9	30 18 0	40 13 3
Balance	1,544 2 0	..	808 4 9	55 6 1	875 3 6	17 7 10	1,337 17 8	48 11 9	573 8 6	28 2 0	1,015 16 5	3 18 8	437 10 5	144 2 3	170 13 0	26 4 11
Disposal of Funds.																
Invested at interest	1,500 0 0	..	150 0 0	..	875 0 0	..	..	..	460 0 0	..	481 12 8	..	330 0 0	..	150 12 6	..
Invested in halls	..	..	..	20 0 0	..	..	347 17 6	..	..	..	..	..	13 9 6	144 2 3	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	44 2 0	..	658 4 9	35 6 1	0 3 6	17 7 10	990 0 2	48 11 9	113 8 6	28 2 0	534 3 9	3 18 8	94 0 11	..	20 0 6	26 4 11
Debts due by branch	2 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Number of Members.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	91	101	41	40	10	11	110	120	22	43	29	29	17	19	17	19
Not entitled to benefits — Unfinancial	5	2	2	1	2	1	2	1	1	..	1	..	3	1	1	..
Not entitled to benefits — New	7	4	..	4	..	..	6	6	6	10	1	..	..	..	..	3
Total	103	107	43	45	12	12	118	127	29	53	31	29	20	20	18	22
Admission, Departure, Sickness, Mortality.																
Admitted	11		5		..		12		25		..		..		5	
Departures — By death	3		..		..		1		..		1		..		1	
Departures — Otherwise	4		3		..		2		1		1		..		..	
Number of members sick	21		8		3		31		3		4		2		2	
Period of sickness	238 w. 4 d.		43 w. 2 d.		6 w.		156 w. 5 d.		5 w.		19 w. 4 d.		7 w.		6 w.	
Deaths of registered wives	..		..		..		..		1		..		..		..	

OVENS AND MURRAY DISTRICT—continued.

Name of branch / Where situated / Year when established	Seymour. Seymour. 1870.		Numurkah. Numurkah. 1882.		Wunghnu. Wunghnu. 1882.		Junction. Wangaratta. 1883.		Juvenile Lodge. Wandiligong. 1883.		Myrtleford. Myrtleford. 1884.		Corryong. Corryong. 1884.		District Funds.*	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	271 1 5	6 11 6	60 15 6	9 16 4	39 19 9	—13 15 10	45 9 11	30 10 8	17 4 7	6 16 7	..	..	..	..	274 7 0	39 8 10
RECEIPTS.																
Contributions	88 10 7	133 1 2	52 0 3	83 10 10	32 7 3	48 18 7	48 10 3	49 11 9	11 5 1	1 14 6	6 2 8	10 5 4	9 4 0	13 16 6	..	..
Levies	..	..	..	7 10 0	..	19 7 0	..	..	..	..	..	..	..	..	128 16 0	139 6 9
Initiation fees, &c.	7 14 0	15 5 0	13 5 6	16 2 6	5 17 0	7 18 6	14 13 0	15 1 0	0 8 0	0 13 9	9 2 0	18 14 0	31 7 0	19 16 6	..	..
Interest	12 14 0	..	2 8 0	..	..	..	..	..	..	..	..	..	..	..	16 1 6	1 0 0
Funeral donations	30 0 0	..	40 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	26 4 6	..	15 8 3	..	6 14 0	..	5 2 0	..	5 11 10	..	3 19 0	..	7 1. 0	4 3 6	83 7 9
Total Receipts	138 18 7	174 10 8	107 13 9	122 11 7	38 4 3	82 18 1	63 3 3	69 14 9	11 13 1	8 0 1	15 4 8	32 18 4	40 11 0	40 14 0	149 1 0	223 14 6
Total	410 0 0	181 2 2	168 9 3	132 7 11	78 4 0	69 2 3	108 13 2	100 5 5	28 17 8	14 16 8	15 4 8	32 18 4	40 11 0	40 14 0	423 8 0	263 3 4
EXPENDITURE.																
Sick pay	70 6 8	..	19 16 6	..	..	..	7 6 8	..	..	..	9 0 0	..	..	..	2 10 0	..
Medical attendance	..	72 16 3	..	63 8 9	..	44 10 5	..	72 5 6	..	5 12 2	..	2 5 0	..	5 5 6	..	..
Funeral donations	30 0 0	..	40 0 0	..	..	..	..	..	..	..	..	..	..	..	160 0 0	..
Levies	15 6 0	17 4 3	7 0 0	5 4 0	4 16 0	..	2 10 0	5 7 3	..	..	..	..	2 0 0	..	..	..
Management	..	47 18 1	..	22 2 4	..	10 18 0	..	11 3 2	..	2 10 0	..	3 17 0	..	11 14 0	..	148 0 7
Other expenditure	..	35 5 3	..	28 3 0	..	7 5 6	..	6 14 6	1 9 6	..	..	10 15 6	..	9 1 10	..	114 17 6
Total Expenditure	115 12 8	173 3 10	66 16 6	118 18 1	4 16 0	62 13 11	9 16 8	95 10 5	1 9 6	8 2 2	9 0 0	16 17 6	2 0 0	26 1 4	162 10 0	262 18 1
Balance	294 7 4	7 18 4	101 12 9	13 9 10	73 8 0	6 8 4	98 16 6	4 15 0	27 8 2	6 14 6	6 4 8	16 0 10	38 11 0	14 12 8	260 18 0	0 5 3
DISPOSAL OF FUNDS.																
Invested at interest	283 11 6	..	..	..	..	..	50 0 0	..	..	..	..	..	..	..	248 0 0	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	10 15 10	7 18 4	101 12 9	13 9 10	..	6 8 4	48 16 6	4 15 0	27 8 2	6 14 6	6 4 8	16 0 10	38 11 0	14 12 8	12 18 0	0 5 3
Debts due by branch	..	..	2 3 0	49 16 2	..	..	..	..	..	..	..	13 3 7	..	2 2 4	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	53	62	34	40	18	24	25	42	34	30	..	11	..	15	..	..
Not entitled to benefits { Unfinancial	17	6	3	4	8	1	1	..	..	..	..	..	..	..	..	..
Not entitled to benefits { New	..	8	..	6	3	4	9	8	..	8	..	3	..	5	..	..
Total	70	76	37	50	29	29	35	50	34	38	..	14	..	20	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	17		17		8		15		9		14		20		..	
Departures { By death	1		2		..		..		..		..		..		..	
Departures { Otherwise	10		2		8		..		5		..		..		..	
Number of members sick	15		8		..		1		..		1		..		..	
Period of sickness	90 w. 1 d.		20 w. 1 d.		..		7 w. 2 d.		..		9 w.		..		..	
Deaths of registered wives	1		..		..		..		..		..		..		..	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.

PORT FAIRY DISTRICT.

PORT PHILLIP DISTRICT.

Name of branch / Where situated / Year when established	Prince Albert. Belfast. 1848.		Prince of Wales. Portland. 1860.		Villiers. Yambuk. 1863.		Prince Alfred. Koroit. 1868.		Macarthur. Macarthur. 1876.		District Funds.*		Australia Felix. Melbourne. 1840.		Melbourne. Melbourne. 1847.		Victoria. Melbourne. 1847.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 2,696 16 5½	£ s. d. 47 15 3½	£ s. d. 1,873 5 2	£ s. d. −2 7 0	£ s. d. 679 16 8	£ s. d. −10 17 5	£ s. d. 714 1 8	£ s. d. 8 18 8	£ s. d. 148 18 5	£ s. d. −24 3 1	£ s. d. 68 8 8	£ s. d. 11 3 8	£ s. d. 9,942 10 1	£ s. d. 124 8 2	£ s. d. 9,024 16 11	£ s. d. 21 6 10	£ s. d. 2,267 18 10	£ s. d. 12 2 0
Receipts.																		
Contributions	112 12 6	112 12 6	80 6 0	80 6 0	38 1 4	38 1 4	67 3 1	68 8 1	18 17 6	18 17 6	..	..	502 3 3	502 3 3	356 0 0½	356 0 0½	296 2 3	296 2 3
Levies	..	18 17 0	..	24 13 0	..	4 1 0	..	5 17 6	..	6 2 6	60 2 0	67 11 6	..	..	..	52 12 0	..	..
Initiation fees, &c.	2 5 6	5 5 0	..	0 2 6	..	..	4 1 0	6 2 0	1 3 0	2 0 0	..	..	23 3 0	25 17 6	26 1 0	23 0 0	17 13 0	25 16 0
Interest	165 9 4	1 0 5	116 7 6	..	26 0 0	..	33 18 0	..	5 16 9	..	1 19 3	..	557 11 6	7 5 0	537 8 0	3 0 0	122 15 2	..
Funeral donations	10 0 0	..	10 0 0	..	..	..	..	..	..	..	..	..	70 0 0	..	60 0 0	..	40 0 0	..
Other receipts	..	56 5 10	5 0 0	4 14 6	..	..	..	0 17 6	..	5 14 7	..	6 13 7	..	15 6 0	..	35 18 9	..	28 18 2
Total Receipts	290 7 4	194 0 9	211 13 6	109 16 0	64 1 4	42 2 4	105 2 1	81 5 1	25 17 3	32 14 7	62 1 3	74 5 1	1,152 17 9	550 11 9	979 9 0½	470 10 9½	476 10 5	350 16 5
Total	2,987 3 9½	241 16 0½	2,084 18 8	107 9 0	743 18 0	31 4 11	819 3 9	90 3 9	174 15 8	8 11 6	130 9 11	85 8 9	11,095 7 10	674 19 11	10,004 5 11½	491 17 7½	2,744 9 3	362 18 5
Expenditure.																		
Sick pay	88 5 0	..	92 6 8	..	25 16 8	..	71 6 8	..	23 10 0	..	..	..	406 15 8	..	248 13 6	..	145 1 6	..
Medical attendance	..	78 0 0	..	60 15 0	..	30 19 6	..	50 5 0	..	19 6 6	..	..	..	432 0 1	..	278 3 2	..	220 0 4
Funeral donations	..	..	..	..	..	..	10 0 0	..	..	..	20 0 0	..	70 0 0	..	50 0 0	..	40 0 0	..
Levies	22 11 0	25 19 6	14 18 0	17 0 6	6 5 0	7 1 0	12 19 0	14 19 6	3 9 0	2 11 0	..	..	104 16 0	52 4 6	74 14 0	50 16 6	58 19 6	40 0 6
Management	..	52 1 4	..	30 0 7	..	17 10 8	..	10 10 2	..	1 12 2	..	76 19 0	..	106 17 6	..	79 15 0	..	52 0 0
Other expenditure	..	71 1 6	8 10 0[1]	3 13 1	..	..	..	0 10 0	5 7 7[2]	..	0 12 0[3]	4 12 8	[1]2 11 3	14 18 3	11 0 0[1]	39 6 9	2 5 4[1]	22 10 11
Total Expenditure	110 16 0	227 2 4	115 14 8	111 9 2	32 1 8	55 11 2	94 5 8	76 4 8	32 6 7	23 9 8	20 12 0	81 11 8	584 2 11	606 0 4	384 7 6	448 1 5	246 6 4	334 11 9
Balance	2,876 7 9½	14 13 8½	1,969 4 0	−4 0 2	711 16 4	−24 6 3	724 18 1	13 19 1	142 9 1	−14 18 2	109 17 11[4]	3 17 1	10,511 4 11	68 19 7	9,619 18 5½	43 16 2½	2,498 2 11	28 6 8
Disposal of Funds.																		
Invested at interest	2,814 8 3½	14 13 8½	1,944 12 2	..	672 3 2	..	706 16 10	..	55 16 9	..	99 17 11	3 17 1	8,135 0 0	25 0 0	8,640 0 0	15 0 0	1,770 0 0	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	2,000 0 0	..	700 0 0	..	600 0 0	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	61 19 6	..	20 11 8	−4 0 2	15 6 11	−24 6 3	18 1 3	13 19 1	71 14 2	−14 18 2	10 0 0	..	376 4 11	43 19 7	279 18 5½	28 16 2½	128 2 11	28 6 8
Illegally expended, Incdntl. Fnd.	..	..	4 0 2	..	24 6 3	..	..	..	14 18 2	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	26 6 10	..	..
Number of Members.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	Beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	90	90	60	58	30	31	40	43	10	7	..	..	366	371	257	257	194	209
Not entitled to benefits { Unfinancial	3	5	3	3	1	..	3	10	3	4	..	..	13	25	7	23	15	16
Not entitled to benefits { New	..	1	2	..	..	..	9	6	..	2	..	..	15	14	20	13	12	16
Total	93	96	65	61	31	31	52	59	13	13	..	..	394	410	284	293	221	241
Admission, Departure, Sickness, Mortality.																		
Admitted	7		1		..		8		2		..		33		26		34	
Departures { By death	..		..		..		..		..		..		3[5]		2		2	
Departures { Otherwise	4		5		..		1		2		..		14		15		12	
Number of members sick	19		7		7		9		3		..		42		34		27	
Period of sickness	113 w. 2 d.		144 w. 2 d.		25 w. 5 d.		72 w.		23 w. 3 d.		..		655 w. 3 d.		315 w. 3 d.		214 w.	
Deaths of registered wives	..		..		..		1		..		..		3		1		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amount shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.——[1] Sick pay paid to other lodges.——[2] Old debt to Incidental Fund allowed by the Board in 1878.——[3] This amount was received from the Macarthur Lodge and paid to the Incidental Fund.——[4] Included in this amount is £10 paid to Prince Alfred Lodge early in 1885.——[5] One of these was unfinancial at the time of death.

PORT PHILLIP DISTRICT—continued.

Name of branch / Where situated / Year when established	Rose of England. Melbourne. 1851.		Britannia. Melbourne. 1851.		Hope of Richmond. Richmond. 1852.		Williamstown. Williamstown. 1855.		Rose of Brunswick. Brunswick. 1856.		Alliance. Hotham. 1856.		Cornucopia. Morang. 1858.		Albion. Brunswick. 1858.		Boroondara. Hawthorn. 1859.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 3,025 17 3½	£ s. d. 102 2 3½	£ s. d. 5,539 18 11	£ s. d. 9 12 3	£ s. d. 3,966 2 11½	£ s. d. 8 10 3½	£ s. d. 3,905 17 0	£ s. d. 26 15 8	£ s. d. 1,178 11 2	£ s. d. 90 18 6	£ s. d. 5,029 19 3½	£ s. d. 26 14 11	£ s. d. 348 6 7	£ s. d. 4 11 11	£ s. d. 415 11 4½	£ s. d. 64 8 7½	£ s. d. 2,953 9 8	£ s. d. —6 7 11
RECEIPTS.																		
Contributions	563 13 9½	563 13 9½	545 0 7	545 0 7	238 14 3	238 14 3	335 14 1	335 14 1	244 5 3½	244 5 3½	347 3 8½	347 3 8½	28 1 10	37 11 0	204 18 9	204 18 9	218 8 0	218 8 0
Levies	..	20 6 0	..	70 18 0	..	35 18 0	..	81 11 6	..	46 10 0	..	54 4 6	..	..	..	..	..	41 5 0
Initiation fees, &c.	37 11 0	56 17 6	14 18 6	20 13 0	11 10 0	14 15 6	6 13 0	12 5 6	5 5 0	9 17 6	11 19 0	17 17 6	3 15 0	5 0 0	9 2 0	10 10 6	25 12 6	15 0 0
Interest	175 2 6	5 12 6	386 2 6	..	244 10 8	2 0 0	168 17 0	..	30 0 0	..	344 19 11	..	13 1 9	..	23 4 0	5 0 0	158 9 10	..
Funeral donations	40 0 0	..	110 0 0	..	80 0 0	..	80 0 0	..	50 0 0	..	180 0 0	..	..	..	40 0 0	..	40 0 0	..
Other receipts	6 7 3	62 13 7½	..	16 19 9	2 15 0	44 6 3	2 14 0	65 5 4	9 14 2	24 8 9	..	137 12 10½	..	3 3 6	2 7 6	22 7 6	..	69 17 3
Total Receipts	822 14 6½	709 3 5	1,056 1 7	653 11 4	577 9 11	335 14 0	593 18 1	494 16 5	339 4 5½	325 1 6½	884 2 7½	556 18 7	44 18 7	45 14 6	279 12 3	242 16 9	442 10 4	344 10 3
Total	3,848 11 10	811 5 8½	6,596 0 6	663 3 7	4,543 12 10½	344 4 3½	4,499 15 1	521 12 1	1,517 15 7½	416 0 0½	5,914 1 11	583 13 6	393 5 2	50 6 5	695 3 7½	307 5 4½	3,396 0 0	338 2 4
EXPENDITURE.																		
Sick pay	426 17 7	..	382 13 4	..	171 1 8	..	465 5 6	..	163 13 4	..	314 16 2	..	15 10 0	..	137 8 0	..	72 17 8	..
Medical attendance	..	449 8 0	..	470 11 3	..	228 13 10	..	281 13 9	..	225 4 4	..	290 10 11½	..	28 16 8	..	168 6 9	..	226 1 3
Funeral donations	40 0 0	..	90 0 0	..	49 5 10	..	100 0 0	..	70 0 0	..	150 0 0	..	..	..	80 0 0	..	40 0 0	..
Levies	119 3 0	69 8 0	108 17 8	74 4 1	49 10 0	33 14 9	69 1 0	60 11 3	49 11 0	33 14 0	70 7 6	48 17 3	5 2 0	3 7 3	41 13 0	20 16 9	47 4 0	32 5 3
Management	..	83 12 11	..	94 11 2	..	43 6 6	..	68 17 9	..	50 5 6	..	88 9 6	..	8 2 2	..	15 14 6	..	41 8 0
Other expenditure	..	55 11 10½	..	20 18 3	..	15 5 9	..	42 5 10	..	17 7 3	0 11 4[1]	125 3 10½	..	4 9 3	8 10 0[1]	13 7 6	..	44 3 5
Total Expenditure	586 0 7	658 0 9½	581 11 0	660 4 9	269 17 6	321 0 10	634 6 6	453 8 7	283 4 4	326 11 1	535 15 0	553 1 7	20 12 0	44 15 4	267 11 0	218 5 6	160 1 8	343 17 11
Balance	3,262 11 3	153 4 11	6,014 9 6	2 18 10	4,273 15 4½	23 3 5½	3,865 8 7	68 3 6	1,234 11 3½	89 8 11½	5,378 6 11	30 11 11	372 13 2	5 11 1	427 12 7½	88 19 10½	3,235 18 4	—5 15 7
DISPOSAL OF FUNDS.																		
Invested at interest	2,405 0 0	87 10 0	4,825 0 0	..	4,010 0 0	20 0 0	3,131 16 6	68 3 6	409 11 0	..	5,135 0 0	..	363 0 2	..	427 12 7½	77 7 4½	2,923 0 0	..
Invested in halls	800 0 0	..	400 0 0	..	..	..	726 9 0	..	821 11 8	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	57 11 3	65 14 11	789 9 6	2 18 10	263 15 4½	3 3 5½	7 3 1	..	3 8 7½	89 8 11½	243 6 11	30 11 11	9 13 0	5 11 1	..	11 12 6	307 2 9	—5 15 7
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5 15 7	..
Debts due by branch	..	..	..	..	..	..	..	37 13 9	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	366	430	357	390	162	170	245	238	167	175	235	229	18	23	128	146	158	164
Not entitled to benefits { Unfinancial	18	17	55	25	14	14	1	6	6	9	13	15	2	1	10	10	5	10
Not entitled to benefits { New	31	32	16	12	14	8	11	5	11	1	8	15	1	1	12	4	11	11
Total	415	479	428	427	190	192	257	249	184	185	256	259	21	25	150	160	174	185
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	85		23		18		14		19		24		5		15		22	
Departures { By death	..		2		3		4		3		6[2]		..		4		2	
Departures { Otherwise	21		22		13		18		15		15		1		1		9	
Number of members sick	68		55		25		51		33		49		6		27		17	
Period of sickness	552 w. 1 d.		472 w. 2 d.		258 w. 3 d.		617 w. 5 d.		207 w. 4 d.		429 w. 5 d.		15 w. 3 d.		148 w.		73 w. 2 d.	
Deaths of registered wives	4		5		..		2		1		5		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Sick pay to other lodges. [2] One of these was unfinancial at time of death.

PORT PHILLIP DISTRICT—continued.

Name of branch / Where situated / Year when established	Yarra Yarra. Melbourne. 1859.		Kilmore. Kilmore. 1859.		Industry. Richmond. 1860.		Carlton. Carlton. 1860.		London. Carlton. 1860.		Northcote. Northcote. 1860.		Albert. Moonee Ponds. 1862.		Studley. Richmond. 1862.		Gellibrand. Williamstown. 1862.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 515 18 2½	£ s. d. 36 17 0½	£ s. d. 1,915 8 0	£ s. d. 39 12 5	£ s. d. 3,724 15 11	£ s. d. 33 6 10	£ s. d. 1,085 14 7	£ s. d. 35 16 3	£ s. d. 900 10 7	£ s. d. 12 15 7	£ s. d. 41 12 0	£ s. d. 0 14 4	£ s. d. 1,236 4 8½	£ s. d. 66 3 5½	£ s. d. 814 15 2½	£ s. d. 33 1 3½	£ s. d. 533 10 3	£ s. d. 22 4 1
Receipts.																		
Contributions	116 13 3	116 13 3	87 12 10½	87 12 10½	425 10 6	425 10 6	115 11 9	116 2 9	93 7 0	93 7 0	12 16 3	12 16 3	265 9 6	265 9 6	87 13 8	87 13 8	195 1 8½	195 1 8½
Levies	..	17 8 0	..	23 18 6	..	125 14 0	..	17 3 0	..	14 10 0	..	2 15 0	..	18 18 0	..	18 4 0	..	40 4 6
Initiation fees, &c.	4 1 0	8 8 0	5 15 0	6 0 0	8 17 0	15 19 6	11 9 6	14 12 6	2 13 0	4 5 6	..	..	20 0 6	20 3 0	4 11 6	4 14 6	8 9 0	13 3 6
Interest	20 4 0	0 15 0	44 11 2	..	235 8 0	..	76 15 0	..	48 10 0	..	2 5 1	..	90 12 2	..	57 9 6	..	32 15 0	0 10 0
Funeral donations	60 0 0	..	..	..	80 0 0	..	20 0 0	..	20 0 0	..	20 0 0	..	10 0 0	..	30 0 0	..	70 0 0	..
Other receipts	1 10 0	6 5 6	..	72 15 6	..	78 14 6	..	14 13 9	1 5 6	25 9 3	..	5 14 2	..	40 2 9	36 13 10	13 4 6	0 3 6	40 2 3½
Total Receipts	202 8 3	149 9 9	137 19 0½	190 6 10½	749 15 6	645 18 6	223 16 3	162 12 0	165 15 6	137 11 9	35 1 4	21 15 5	386 2 2	344 13 3	216 8 6	123 16 8	306 9 2½	289 2 0
Total	718 6 5½	186 6 9½	2,053 7 0½	229 19 3½	4,474 11 5	679 5 4	1,309 10 10	198 8 3	1,066 6 1	150 7 4	76 13 4	21 19 9	1,622 6 10½	410 16 8½	1,031 3 8½	156 17 11½	839 19 5½	311 6 1
Expenditure.																		
Sick pay	78 8 8	..	20 0 0	..	393 3 6	..	48 5 0	..	89 18 10	..	51 15 4	..	392 18 10[4]	..	121 14 6	..	79 0 0	..
Medical attendance	..	94 18 6	..	61 3 3	..	419 10 0	..	85 7 6	..	81 19 3	..	17 10 0	..	225 3 0	..	54 16 6	..	212 0 9
Funeral donations	60 0 0	..	..	..	100 0 0	..	20 0 0	..	20 0 0	..	20 0 0	..	30 0 0	..	30 0 0	..	50 0 0	..
Levies	23 10 6	11 14 6	16 8 0	11 4 0	85 19 0	58 11 9	23 9 0	15 18 0	19 9 0	13 5 9	1 7 0	1 3 9	52 11 0	35 16 3	18 14 0	15 1 8	38 3 6	26 1 9
Management	..	36 14 3	..	61 15 9	..	78 3 0	..	25 19 0	..	24 19 0	..	2 19 6	..	56 11 1	..	26 0 10	..	35 17 1
Other expenditure	..	3 13 0	29 19 6[1]	41 10 0	..	54 4 6	..	14 12 0	..	17 7 3	3 11 0[3]	0 6 6	..	23 2 0	..	16 0 0	..	15 14 9
Total Expenditure	161 19 2	147 0 3	66 7 6	175 13 0	579 2 6	610 9 3	91 14 0	141 16 6	129 7 10	137 11 3	76 13 4	21 19 9	475 9 10	340 12 4	170 8 6	111 19 0	167 3 6	289 14 4
Balance	556 7 3½	39 6 6½	1,986 19 6½	54 6 3½	3,895 8 11	68 16 1	1,217 16 10	56 11 9	936 18 3	12 16 1	..	..	1,146 17 0½	70 4 4½	860 15 2½	44 18 11½	672 15 11½	21 11 9
Disposal of Funds.																		
Invested at interest	520 0 0	5 0 0	250 0 0	..	1,750 0 0	..	625 0 0	..	800 0 0	..	..	..	1,103 14 0½	31 9 4½	793 15 0	..	575 0 0	2 10 0
Invested in halls	..	..	1,699 2 5	..	1,300 0 0	..	..	..	100 0 0	..	..	..	43 3 0	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	36 7 3½	34 6 6½	37 17 1½	54 6 3½	845 8 11	68 16 1	592 16 10	56 11 9	36 18 3	12 16 1	..	..	..	38 15 0	67 0 2½	44 18 11½	97 15 11½	19 1 4
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Number of Members.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	90	82	51	55	288	314	61	77	67	66	28	..	150	184	63	61	131	135
Not entitled to benefits — Unfinancial	13	14	1	6	9	7	19	11	2	2	..	..	9	..	4	10	5	11
Not entitled to benefits — New	2	1	9	5	20	4	3	9	3	2	..	..	6	9	5	5	9	8
Total	105	97	61	66	317	325	83	97	72	70	28	..	165	193	72	76	145	154
Admission, Departure, Sickness, Mortality.																		
Admitted	8		8		28		23		5		..		33		11		15	
Departures — By death	2		..		3		2		1		..		1		1		2	
Departures — Otherwise	14		3		17		7		6		28		4		6		4	
Number of members sick	14		4		47		12		14		9		33		21		28	
Period of sickness	81 w. 2 d.		20 w.		589 w.		86 w. 1 d.		91 w. 2 d.		63 w. 2 d.		314 w. 4 d.		130 w. 3 d.		82 w.	
Deaths of registered wives	2		..		5[2]		..		..		2		2		1		1	

[1] Loss on mortgage.—[2] One of these was the wife of an unfinancial member.—[3] The lodge was closed during the year, and this amount expended on expenses.—[4] Included in this amount is a sum of £162 13s. paid to the Master-in-Lunacy, being sick pay for a lunatic extending over several years.

MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.

PORT PHILLIP DISTRICT—continued.

	Benalla. Benalla. 1862.		Kew. Kew. 1862.		Rose of Denmark. Coburg. 1863.		Camberwell. Camberwell. 1864.		Heidelberg. Heidelberg. 1865.		La Trobe. Sale. 1865.		Mitchell. Bairnsdale. 1866.		Whittlesea. Whittlesea. 1867.		Mount Pleasant. Alexandra. 1867.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	413 15 1	4 17 10	1,378 18 11	70 0 7	350 16 11	71 18 3	606 2 11	23 3 10	983 13 9	9 13 4	1,230 17 8	—0 12 5	1,071 6 9	25 2 10	44 12 2	11 17 8	123 13 11	4 16 9
RECEIPTS.																		
Contributions	91 11 0	89 6 0	189 16 3	189 16 3	85 18 3	85 18 3	67 16 6	67 16 6	91 3 0	91 3 0	110 14 0	110 14 0	118 15 6	126 13 6	47 2 10	47 2 10	44 15 9	44 15 9
Levies	..	27 5 0	..	..	..	30 12 6	..	13 0 0	..	3 3 6	..	67 12 6	..	28 16 0	..	24 10 8	..	25 11 0
Initiation fees, &c.	31 10 0	40 19 6	10 18 6	8 19 6	2 14 0	3 19 6	1 0 0	1 0 0	3 13 0	9 5 6	4 8 0	4 12 0	2 10 0	4 2 6	2 11 6	4 5 6	0 7 0	1 0 0
Interest	21 0 2	..	85 1 8	..	7 4 6	0 15 0	30 12 0	..	89 11 3	..	68 15 3	..	78 10 4	24 3 6	4 10 0	..	4 16 0	..
Funeral donations	20 0 0	..	30 0 0	..	..	..	..	..	..	..	30 0 0	..	20 0 0	..	30 0 0	..	..	..
Other receipts	..	8 0 0	..	20 2 2	..	11 7 0	..	23 1 0	..	8 0 0	..	7 17 0	9 3 9	88 14 0	0 1 2	3 7 0	..	0 9 0
Total Receipts	164 1 2	165 10 6	315 16 5	218 17 11	95 16 9	132 12 3	99 8 6	104 17 6	184 7 3	111 12 0	213 17 3	190 15 6	228 19 7	272 9 6	84 5 6	79 6 0	49 18 9	71 15 9
Total	577 16 3	170 8 4	1,694 15 4	288 18 6	446 13 8	204 10 6	705 11 5	128 1 4	1,168 1 0	121 5 4	1,444 14 11	190 3 1	1,300 6 4	297 12 4	128 17 8	91 3 8	173 12 8	76 12 6
EXPENDITURE.																		
Sick pay	43 10 7	..	104 9 6	..	36 10 0	..	20 5 2	..	48 9 9	..	18 3 4	..	100 16 8	..	32 16 8	..	31 3 4	..
Medical attendance	..	95 9 6	..	139 15 0	..	74 8 9	..	67 7 10	..	72 6 5	..	126 9 6	..	111 17 6	..	47 0 0	..	57 3 9
Funeral donations	20 0 0	..	30 0 0	..	..	..	..	..	50 0 0	..	30 0 0	..	20 0 0	..	30 0 0	..	..	..
Levies	12 8 0	8 10 3	38 16 0	26 9 3	14 14 0	10 0 3	14 8 0	9 16 0	18 11 0	12 10 9	23 18 6	16 6 3	26 6 9	12 11 3	10 8 0	7 1 0	9 7 6	6 8 6
Management	..	20 4 6	..	33 10 9	..	20 1 4½	..	16 2 6	..	14 1 4	..	27 19 3	..	55 11 4	..	14 12 6	..	13 5 10
Other expenditure	4 10 3[1]	13 2 9	..	13 9 6	..	8 17 0	..	19 16 6	..	7 0 0	..	19 12 3	65 0 0[3]	30 3 0	..	12 7 8	..	0 8 3
Total Expenditure	80 8 10	137 7 0	173 5 6	213 4 6	51 4 0	113 7 4½	34 13 2	113 2 10	117 0 9	105 18 6	72 1 10	190 7 3	212 3 5	210 3 1	73 4 8	81 1 2	40 10 10	77 6 4
Balance	497 7 5	33 1 4	1,521 9 10	75 14 0	395 9 8	91 3 1½	670 18 3	14 18 6	1,051 0 3	15 6 10	1,372 13 1	—0 4 2	1,088 2 11	87 9 3	55 13 0	10 2 6	133 1 10	—0 13 10
DISPOSAL OF FUNDS.																		
Invested at interest	392 0 0	..	1,475 0 0	..	245 9 8	71 0 0	578 13 4	..	1,051 0 3	8 19 9	1,310 0 0	..	720 0 0	..	55 13 0	4 7 0	40 0 0	..
Invested in halls	..	..	..	..	150 0 0	..	..	..	..	..	..	..	180 0 0	65 0 0	..	..	40 0 0	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	105 7 5	33 1 4	46 9 10	75 14 0	..	20 3 1½	92 4 11	14 18 6	..	6 7 1	62 8 11	—0 4 2	188 2 11	22 9 3	..	5 15 6	52 8 0	—0 13 10
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	0 4 2	..	..	..	..	..	0 13 10	..
Debts due by branch	..	..	..	..	..	..	..	2 12 6	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	30	59	130	135	48	51	54	51	62	68	83	86	89	84	33	37	29	32
Not entitled to benefits { Unfinancial	16	9	7	8	10	6	..	2	4	3	3	3	6	8	3	..	2	..
Not entitled to benefits { New	11	16	13	6	4	..	1	..	..	1	3	2	1	1	..	1	2	..
Total	57	84	150	149	62	57	55	53	66	72	89	91	96	93	36	38	33	32
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	39		10		4		1		8		6		6		4		1	
Departures { By death	2[2]		1		..		..		2		1		1		1		..	
Departures { Otherwise	10		10		9		3		..		3		8		1		2	
Number of members sick	7		21		8		4		10		7		16		6		2	
Period of sickness	23 w. 4 d.		135 w. 4 d.		36 w. 3 d.		20 w. 2 d.		48 w. 3 d.		18 w. 1 d.		116 w. 1 d.		47 w. 3 d.		38 w. 1 d.	
Deaths of registered wives	..		1		..		..		1		1		..		1		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Error in balance.

[2] No funeral donation has been paid for one of these members.

[3] This amount was wrongly credited to the Sick and Funeral Fund in December 1875 instead of to the Incidental Fund.

PORT PHILLIP DISTRICT—continued.

Name of branch / Where situated / Year when established	Prospectors. Raspberry Creek. 1868.		Romsey. Romsey. 1868.		Footscray. Footscray. 1868.		Diamond Creek. Diamond Creek. 1870.		Woodend. Woodend. 1871.		Caledonia. Kangaroo Ground. 1872.		Omeo. Omeo. 1873.		Nunawading. Nunawading. 1876.		Lindenow. Lindenow. 1882.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	304 16 8	..	210 9 9	0 10 9	640 19 8	41 9 4	57 18 4	28 1 3½	291 2 0½	17 15 8½	31 12 7	13 12 11	248 16 4½	— 17 16 4½	154 11 8½	47 6 6½	44 5 3	40 7 2
RECEIPTS.																		
Contributions	10 0 4	20 0 8	26 7 0	26 7 0	151 6 0	151 6 0	36 1 0	36 1 0	51 13 6	51 13 6	46 6 0	46 6 0	23 2 0	23 2 0	83 10 11	83 10 11	46 5 0	46 15 0
Levies	..	9 0 0	..	..	..	38 15 6	..	5 4 0	..	19 17 6	..	..	..	8 2 0	..	..	..	..
Initiation fees, &c.	0 2 6	0 2 6	0 7 0	1 7 6	3 5 0	6 2 6	1 2 6	2 15 0	7 8 0	9 5 6	6 0 0	8 12 0	3 5 0	6 0 0	5 18 0	12 9 9	6 0 0	12 0 0
Interest	15 3 7	..	13 10 0	..	49 6 0	3 4 9	3 0 0	..	15 0 0	..	..	..	12 12 0	..	6 0 0	..	..	..
Funeral donations	..	..	..	..	50 0 0	..	..	..	..	..	..	..	..	..	30 0 0	..	..	..
Other receipts	..	..	..	3 11 0	..	68 1 6	0 5 0	1 6 0	..	11 18 0	..	5 2 6	..	8 2 5	..	3 0 9	..	1 17 6
Total Receipts	25 6 5	29 3 2	40 4 0	31 5 6	253 17 0	267 10 3	40 8 6	45 6 0	74 1 6	92 14 6	52 6 0	60 0 6	38 19 0	45 6 5	125 8 11	99 1 5	52 5 0	60 12 6
Total	330 3 1	29 3 2	250 13 9	31 16 3	894 16 8	308 19 7	98 6 10	73 7 3½	365 3 6½	110 10 2½	83 18 7	73 13 5	287 15 4½	27 10 c½	280 0 7½	146 7 11½	96 10 3	100 19 8
EXPENDITURE.																		
Sick pay	31 6 8	..	31 12 0	..	72 19 10	..	30 6 8	..	3 0 0	..	21 0 0	..	2 0 0	..	52 13 4	..	8 1 10	..
Medical attendance	..	9 0 0	..	17 16 2	..	171 17 1	..	14 5 0	..	52 6 3	..	18 15 0	..	32 11 0	..	69 11 3	..	47 16 3
Funeral donations	..	..	..	..	40 0 0	..	..	..	..	..	..	..	..	..	10 0 0	..	..	..
Levies	2 4 0	1 10 0	5 9 0	4 13 6	30 9 6	15 3 3	7 1 6	5 4 3	10 10 0	7 2 0	9 6 6	6 6 6	3 16 0	2 5 3	18 4 6	12 7 0	13 5 6	7 12 3
Management	..	12 16 9	..	4 10 3	..	39 14 0	..	12 10 7	..	15 5 11	..	19 10 0	..	4 8 6	..	13 16 0	..	2 5 0
Other expenditure	..	..	..	1 10 0	..	61 4 1	..	3 3 6	..	1 3 0	..	3 9 0	..	0 8 11½	..	8 16 3	..	1 7 6
Total Expenditure	33 10 8	23 6 9	37 1 0	28 9 11	143 9 4	287 18 5	37 8 2	35 3 4	13 10 0	75 17 2	30 6 6	48 0 6	5 16 0	39 13 8½	80 17 10	104 10 6	21 7 4	59 1 0
Balance	296 12 5	5 16 5	213 12 9	3 6 4	751 7 4	21 1 2	60 18 8	38 3 11½	351 13 6½	34 13 c½	53 12 1	25 12 11	281 19 4½	— 12 3 8	199 2 9½	41 17 5½	75 2 11	41 18 8
DISPOSAL OF FUNDS.																		
Invested at interest	296 12 5	3 7 7	200 0 0	..	716 9 2	7 10 0	50 0 0	..	350 0 0	..	35 4 5	..	170 0 0	..	155 0 0	..	..	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	..	2 8 10	13 12 9	3 6 4	34 18 2	13 11 2	10 18 8	38 3 11½	1 13 6½	34 13 0½	18 7 8	25 12 11	99 15 8½	— 12 3 8	44 2 9½	41 17 5½	75 2 11	41 18 8
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	..	..	12 3 8	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	8	8	18	17	104	106	20	27	30	37	22	33	11	19	49	63	33	33
Not entitled to benefits { Unfinancial	..	..	1	3	1	5	1	1	2	1	..	1	1	..	5	3	1	..
Not entitled to benefits { New	..	..	1	..	6	7	5	3	1	4	8	4	1	..	6	7	1	10
Total	8	8	20	20	111	118	26	31	33	42	30	38	13	19	60	73	35	43
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	..		2		14		5		10		9		6		14		12	
Departures { By death	..		..		2		..		..		..		..		1 [1]		..	
Departures { Otherwise	..		2		5		..		1		1		..		..		4	
Number of members sick	3		6		17		5		1		4		1		15		2	
Period of sickness	31 w. 2 d.		31 w. 5 d.		73 w.		30 w. 2 d.		3 w.		21 w.		2 w.		52 w. 4 d.		8 w. 0½ d.	
Deaths of registered wives	..		..		..		..		..		..		..		1		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Not entitled to benefits.

MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.

PORT PHILLIP DISTRICT—continued.

Name of branch / Where situated / Year when established	Lancefield. Lancefield. 1882.		Tambo. Bruthen. 1883.		Welcome (Juvenile Lodge). Melbourne. 1881.		Yering. Yarra Flats. 1884.		Balwyn. Balwyn. 1884.		Solway. Williamstown. 1884.		Box Hill. Box Hill. 1884.		District Funds.*	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
Balance from last year	£ s. d. 63 13 10	£ s. d. 26 0 11	£ s. d. 21 17 0	£ s. d. 32 11 0	£ s. d. 64 0 8½	£ s. d. 13 9 4½	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. 48 16 3	£ s. d. 54 6 2
RECEIPTS.																
Contributions	42 15 6	61 2 10	39 11 6	39 18 6	14 3 5½	3 15 6	27 15 3	27 15 3	39 0 6	39 0 6	13 4 6	13 4 6	8 6 9	8 6 9	..	..
Levies	..	..	..	7 4 0	..	..	..	..	..	..	..	..	..	..	1,380 18 11	911 15 9
Initiation fees, &c.	5 0 0	6 11 0	19 9 6	12 19 6	0 19 0	0 8 6	20 4 0	21 11 6	13 8 0	22 19 6	4 4 0	6 17 6	10 12 0	18 0 0	..	..
Interest	..	1 1 7	..	..	..	0 5 0	..	..	..	..	..	..	..	..	..	5 0 0
Funeral donations	10 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	16 5 5	..	9 7 0	..	5 13 0	..	9 6 6	..	4 1 6	..	2 0 6	..	2 10 3	..	155 9 1
Total Receipts	57 15 6	85 0 10	59 1 0	69 9 0	15 2 5½	10 2 0	47 19 3	58 13 3	52 8 6	66 1 6	17 8 6	22 2 6	18 18 9	28 17 0	1,380 18 11	1,072 4 10
Total	121 9 4	111 1 9	80 18 0	102 0 0	79 3 2	23 11 4½	47 19 3	58 13 3	52 8 6	66 1 6	17 8 6	22 2 6	18 18 9	28 17 0	1,429 15 2	1,126 11 0
EXPENDITURE.																
Sick pay	22 3 4	..	4 12 4	..	..	..	3 16 8	..	..	..	..	..	..	..	..	..
Medical attendance	..	52 13 0	..	41 18 6	..	0 6 6	..	5 15 0	..	28 5 0	..	12 16 6	..	..	..	229 7 6
Funeral donations	10 0 0	..	..	..	3 0 0	..	..	..	10 0 0	..	..	..	..	..	1,320 0 0	..
Levies	10 17 0	11 8 9	9 16 6	6 13 3	..	2 10 0	3 14 0	5 6 9	7 3 6	3 16 6	0 16 0	0 12 0	0 18 0	0 13 6	..	..
Management	..	36 3 6	..	13 17 3	..	..	..	7 10 0	..	3 16 11	..	4 7 0	..	5 13 0	..	673 13 9
Other expenditure	..	5 18 0	..	2 6 4	8 17 9[1]	..	..	14 19 6	..	4 15 3	..	3 19 6	..	8 18 9	69 3 11	206 2 11
Total Expenditure	43 0 4	106 3 3	14 8 10	64 15 4	11 17 9	2 16 6	7 10 8	33 11 3	17 3 6	40 13 8	0 16 0	21 15 0	0 18 0	15 5 3	1,389 3 11	1,109 4 2
Balance	78 9 0	4 18 6	66 9 2	37 4 8	67 5 5	20 14 10½	40 8 7	25 2 0	35 5 0	25 7 10	16 12 6	0 7 6	18 0 9	13 11 9	40 11 3	17 6 10
DISPOSAL OF FUNDS.																
Invested at interest	50 0 0	..	..	..	50 0 0	..	..	..	12 10 0	12 10 0	..	..	..	..	..	17 6 10
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	28 9 0	4 18 6	66 9 2	37 4 8	17 5 5	20 14 10½	40 8 7	25 2 0	22 15 0	12 17 10	16 12 6	0 7 6	18 0 9	13 11 9	40 11 3	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	28	22	22	30	58	45	..	25	..	12	..	15	..	12	..	..
Not entitled to benefits { Unfinancial	..	10	..	..	11	2	..	..	..	..	..	..	..	..	..	..
Not entitled to benefits { New	9	2	7	5	7	3	..	3	..	25	..	6	..	6	..	..
Total	37	34	29	35	76	50	..	28	..	37	..	21	..	18	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	8		17		9		28		37		21		18		..	
Departures { By death	..		..		1		..		..		..		..		..	
Departures { Otherwise	11		11		34[1]		..		..		..		..		..	
Number of members sick	6		1		..		2		..		..		..		..	
Period of sickness	22 w. 1 d.		4 w. 4 d.		..		3 w. 5 d.		..		..		..		..	
Deaths of registered wives	1		..		..		1[2]		1		..		..		..	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.—[1] Eight members were transferred to adult lodges upon payment of £8 17s. 9d.—[2] Wife of a member not entitled to benefit.

MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.

SOUTH MELBOURNE DISTRICT.

Name of branch / Where situated / Year when established	Good Intent. Prahran. 1854.		Olive Branch. St. Kilda. 1855.		Emerald Hill. South Melbourne. 1856.		Prince of Wales. St. Kilda. 1856.		Sandridge. Port Melbourne. 1862.		Toorak. Malvern. 1862.		Galatea. South Yarra. 1869.		Prince Alfred. Brighton. 1870.		Minerva. South Melbourne. 1872.		District Funds.*	
	Sick and Funeral Fnd.	Incdntl. Fund.	Sick and Funeral Fnd.	Incdntl. Fund.	Sick and Funeral Fnd.	Incdntl. Fund.	Sick and Funrl. Fnd.	Incidental Fund.	Sick and Funrl. Fd.	Incdntl. Fund.	Sick and Funeral Fnd.	Incdntl. Fund.	Sick and Funrl. Fnd.	Incidental Fund.	Sick and Funl. Fd.	Incdntl. Fund.	Sick and Funl. Fd.	Incdntl. Fund.	Sick and Funl. Fd.	Incidntl. Fund.
Balance from last year	£ s. d. 4,176 17 1	£ s. d. 2 13 2	£ s. d. 2,285 7 0	£ s. d. 30 4 11	£ s. d. 2,955 8 3	£ s. d. 5 0 0	£ s. d. 3,451 11 0	£ s. d. 86 18 8½	£ s. d. 542 1 7	£ s. d. 4 8 4	£ s. d. 1,423 17 8½	£ s. d. 12 11 6	£ s. d. 858 10 8	£ s. d. 6 13 11½	£ s. d. 217 2 9	£ s. d. 8 16 10	£ s. d. 699 19 7	£ s. d. 21 0 3	£ s. d. 26 19 9	£ s. d. 42 10 2
RECEIPTS.																				
Contributions	352 17 1	352 17 1	131 0 11	131 0 11	418 12 4	418 12 4	187 1 3	187 1 3	91 0 9	91 0 9	134 14 6	134 14 6	157 12 3	157 12 3	76 6 0	76 6 0	128 5 0	128 5 0	354 0 9	..
Levies	..	12 15 0	..	40 1 6	..	148 10 3	..	24 4 9	..	28 16 0	..	32 13 0	..	53 2 0	..	11 11 0	..	28 16 0	..	286 3 6
Initiation fees, &c.	11 4 0	16 15 6	4 1 0	5 2 6	13 15 0	21 18 6	6 0 0	6 12 6	0 10 0	1 0 0	4 1 0	8 0 0	10 9 0	9 7 6	7 14 0	11 8 0	4 13 0	11 5 0	..	..
Interest	255 7 6	..	140 17 6	..	196 14 1	0 10 0	217 12 6	..	24 6 6	..	94 16 9	..	49 10 0	..	9 0 0	..	38 4 0	..	..	1 0 0
Funeral donations	40 0 0	..	40 0 0	..	40 0 0	..	20 0 0	..	50 0 0	..	30 0 0	..	100 0 0	..	..	..	30 0 0	..	..	..
Other receipts	3 5 4	74 15 9	48 13 10	81 1 7	..	81 3 9	..	38 1 11	..	30 19 0	3 6 8	22 2 0	0 10 0	16 16 0	..	19 8 8	5 3 4	30 11 6	4 0 0	71 18 11
Total Receipts	662 13 11	457 3 4	364 13 3	257 6 6	669 1 5	670 14 10	430 13 9	256 0 5	165 17 3	151 15 9	266 18 11	197 9 6	318 1 3	236 17 9	93 0 0	118 13 8	206 5 4	198 17 6	358 0 9	359 2 5
Total	4,839 11 0	459 16 6	2,650 0 3	287 11 5	3,624 9 8	675 14 10	3,882 4 9	342 19 1½	707 18 10	156 4 1	1,690 16 7½	210 1 0	1,176 11 11	243 11 8½	310 2 9	127 10 6	906 4 11	219 17 9	385 0 6	401 12 7
EXPENDITURE.																				
Sick pay	235 12 0	..	223 4 8	..	499 12 2	..	125 17 9	..	94 19 2	..	169 0 0	..	95 16 2	..	43 3 4	..	27 13 4	..	4 0 0	..
Medical attendance	..	210 0 0	..	127 4 9	..	423 17 0	..	192 18 0	..	74 15 0	..	120 13 0	..	156 14 3	..	71 5 9	..	112 17 6	..	80 2 6
Funeral donations	50 0 0	..	40 0 0	..	40 0 0	..	40 0 0	..	20 0 0	..	40 0 0	..	80 0 0	..	..	..	30 0 0	..	350 0 0	..
Levies	73 18 3	57 15 3	27 6 9	22 6 6	89 3 3	72 7 3	38 0 9	31 14 9	19 4 3	16 2 3	29 6 6	22 18 9	33 8 3	27 13 3	16 16 3	13 9 6	26 16 6	21 16 0	..	..
Management	..	90 9 7	..	43 3 10	..	94 10 2	..	55 11 1	..	40 11 11	..	33 3 4	..	36 19 0	..	16 8 4	..	40 10 0	..	177 3 11
Other expenditure	..	63 12 0	..	91 0 7	57 15 6	80 0 5	..	16 12 11	..	25 4 6	..	20 13 2	..	16 17 9	..	24 13 5	..	26 5 0	..	76 7 9
Total Expenditure	359 10 3	421 16 10	290 11 5	283 15 8	686 10 11	670 14 10	203 18 6	296 16 9	134 3 5	156 13 8	238 6 6	197 8 3	209 4 5	238 4 3	59 19 7	125 17 0	84 9 10	201 8 6	354 0 0	333 14 2
Balance	4,480 0 9	37 19 8	2,359 8 10	3 15 9	2,937 18 9	5 0 0	3,678 6 3	46 2 4½	573 15 5	—0 9 7	1,452 10 1½	12 12 9	967 7 6	5 7 5½	250 3 2	1 13 6	821 15 1	18 9 3	31 0 6	67 18 5
DISPOSAL OF FUNDS.																				
Invested at interest	3,998 0 0	..	2,267 10 0	..	2,898 8 9	5 0 0	3,650 0 0	..	450 0 0	..	1,150 0 0	..	825 0 0	..	210 0 0	..	758 11 3	..	..	15 0 0
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	482 0 9	37 19 8	91 18 10	3 15 9	39 10 0	..	28 6 3	46 2 4½	123 5 10 / 0 9 7	—0 9 7	302 10 1½	12 12 9	142 7 6	5 7 5½	40 3 2	1 13 6	63 3 10	18 9 3	31 0 6	52 18 5
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	39 2 0	..	17 0 3	..	0 14 8	..	—18 9 6	..	..	..	..	..	..	..	..	..	24 5 0
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	At beginning of year.	End of year.	Beginning of year.	At end of year.	Begning. of year.	At end of year.	Begning. of year.	At end of year.	Begning. of year.	At end of year.
Entitled to benefits	243	250	91	94	310	320	143	128	74	65	91	100	117	113	45	63	97	85	..	..
Not entitled { Unfinancial	9	9	..	1	17	15	7	23	3	5	1	..	7	15	1	2	4	10	..	..
to benefits { New	9	11	5	3	15	12	6	4	3	..	10	6	11	5	11	2	5	14	..	..
Total	261	270	96	98	342	347	156	155	80	70	102	106	135	133	57	67	106	109	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																				
Admitted	21		6		34		10		1		8		12		13		16		..	
Departures { By death	1		2		4[1]		2		1		1		4		..		1		..	
Departures { Otherwise	11		2		25		9		10		3		10		3		12		..	
Number of members sick	34		24		..		16		11		20		18		7		9		1	
Period of sickness	311 w. 2 d.		274 w.		..		132 w. 1 d.		109 w. 1 d.		212 w. 4 d.		137 w. 5 d.		69 w. 1 d.		27 w. 4 d.		4 w.	
Deaths of registered wives	3		..		..		..		..		2		..		..		1		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.——[1] One of these was unfinancial at time of death, and one not yet paid.

MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.

TALBOT DISTRICT.

Name of branch / Where situated / Year when established	Talbot. Talbot. 1861.		Alexandra. Majorca. 1864.		Avoca. Avoca. 1864.		Carisbrook. Carisbrook. 1869.		District Funds.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Fnl. Fund.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incdntl. Fund.	Sick and Fnl. Fd	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,062 17 9	3 11 3	482 15 7	−2 15 0	304 5 1½	19 3 5½	220 15 5	−7 4 10	113 0 7	45 1 10
Receipts.										
Contributions	118 6 8½	118 6 8½	46 17 5	46 17 5	72 9 4	72 9 4	24 18 6	24 18 6	..	..
Levies	..	81 12 6	..	41 0 0	..	32 1 6	..	21 12 0	457 18 6	61 5 0
Initiation fees, &c.	3 6 0	6 2 0	..	..	4 8 0	3 4 6	..	..	..	..
Interest	48 3 2	..	15 0 0	..	15 5 0	..	11 18 6	..	..	..
Funeral donations	187 10 0	..	73 13 4	..	129 11 2	..	80 0 0	..	..	..
Other receipts	..	22 9 6	..	1 15 0	..	7 19 0	0 18 0	1 15 8	..	4 7 9
Total Receipts	357 5 10½	228 10 8½	135 10 9	89 12 5	221 13 6	115 14 4	117 15 0	48 6 2	457 18 6	65 12 9
Total	1,420 3 7½	232 1 11½	618 6 4	86 17 5	525 18 7½	134 17 9½	338 10 5	41 1 4	570 19 1	110 14 7
Expenditure.										
Sick pay	116 9 1	..	63 6 8	..	112 15 0	..	56 9 10	..	380 14 6	..
Medical attendance	..	100 13 5	..	49 7 9	..	60 5 10	..	25 15 6	..	..
Funeral donations	40 0 0	..	20 0 0	..	10 0 0	..	10 0 0	..	90 0 0	..
Levies	211 19 0	28 6 6	77 5 0	10 3 0	123 12 6	16 17 6	45 2 0	5 18 0	..	..
Management	..	62 9 8	..	21 14 0	..	28 14 4	..	10 9 8	..	73 11 7
Other expenditure	..	16 5 6	..	2 8 9	..	7 19 0	..	..	..	20 6 3
Total Expenditure	368 8 1	207 15 1	160 11 8	83 13 6	246 7 6	113 16 8	111 11 10	42 3 2	470 14 6	93 17 10
Balance	1,051 15 6½	24 6 10½	457 14 8	3 3 11	279 11 1½	21 1 1½	226 18 7	−1 1 10	100 4 7	16 16 9
Disposal of Funds.										
Invested at interest	720 16 1	..	401 6 0	..	175 0 0	..	163 0 0	..	..	..
Invested in halls	250 0 0	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	50 0 0	..	..	..	..	..	..	..
Cash not bearing interest	80 19 5½	24 6 10½	6 8 8	3 3 11	104 11 1½	21 1 1½	62 16 9	−1 1 10	100 4 7	16 16 9
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	1 1 10	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..
Number of Members.	At beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	End of year.	Begin. of year.	At end of year.
Entitled to benefits	95	94	33	31	51	49	19	19	..	..
Not entitled to benefits { Unfinancial	1	1	3	4	..	3	..	..	..	..
Not entitled to benefits { New	2	..	3	..	3	4	..	..	..	..
Total	98	95	39	35	54	56	19	19	..	..
Admission, Departure, Sickness, Mortality.										
Admitted	4		..		6		..		..	
Departures { By death	2		1		..		..		..	
Departures { Otherwise	5		3		4		..		..	
Number of members sick	19		12		10		6		..	
Period of sickness	187 w. 2 d.		76 w. 5 d.		124 w. 1 d.		86 w. 1 d.		..	
Deaths of registered wives	..		1		1		1		..	

WARRNAMBOOL DISTRICT.

Name of branch / Where situated / Year when established	Victoria. Warrnambool. 1860.		Woodford. Woodford. 1868.		Garvoc. Panmure. 1871.		Allanford. Allanford. 1881.		District Funds.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl.Fnd.	Incidental Fund.	Sick and Funrl. Fd.	Incdntl. Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	2,392 7 10	18 3 1	311 6 2	−0 9 0	181 10 3	8 14 10	235 13 0	31 16 4	40 12 11	11 14 11
Receipts.										
Contributions	200 19 6	200 19 6	104 6 9	104 6 9	43 14 9	43 14 9	40 0 0	40 0 0	..	..
Levies	..	15 10 6	..	7 16 0	..	6 14 0	..	..	80 17 0	47 17 0
Initiation fees, &c.	1 10 0	4 7 6	2 17 0	6 0 0	1 17 0	2 5 6	1 7 0	3 0 0	..	..
Interest	..	..	18 0 0	..	9 19 11	..	18 5 9	..	..	..
Funeral donations	80 0 0	..	..	..	..	..	20 0 0	..	..	..
Other receipts	..	31 15 6	..	0 19 6	..	2 5 6	..	0 3 0	..	24 9 5
Total Receipts	282 9 6	252 13 0	125 3 9	119 2 3	55 11 8	54 19 9	79 12 9	43 3 0	80 17 0	72 6 5
Total	2,674 17 4	270 16 1	436 9 11	118 13 3	237 1 11	63 14 7	315 5 9	74 19 4	121 9 11	84 1 4
Expenditure.										
Sick pay	148 13 11	..	88 2 9	..	45 9 6	..	33 6 8	..	..	..
Medical attendance	..	157 4 6	..	81 8 3	..	40 18 0	..	24 11 8	..	..
Funeral donations	40 0 0	..	20 0 0	..	..	..	20 0 0	..	100 0 0	..
Levies	40 5 0	22 14 6	22 5 6	13 8 6	9 1 6	5 17 0	9 5 0	5 17 0	..	..
Management	..	66 12 2	..	25 5 3	..	12 10 6	..	10 3 0	..	31 10 0
Other expenditure	..	20 11 6	..	2 9 0	..	5 12 6	..	3 12 2	..	37 19 1
Total Expenditure	228 18 11	267 2 8	130 8 3	122 11 0	54 11 0	64 18 0	62 11 8	44 3 10	100 0 0	69 9 1
Balance	2,445 18 5	3 13 5	306 1 8	−3 17 9	182 10 11	−1 3 5	252 14 1	30 15 6	21 9 11[1]	14 12 3
Disposal of Funds.										
Invested at interest	..	..	278 0 0	..	162 7 1	..	246 8 4	..	..	..
Invested in halls	2,333 19 0	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	111 19 5	3 13 5	24 3 11	−3 17 9	19 0 5	−1 3 5	6 5 9	30 15 6	1 9 11	14 12 3
Illegally expended, Incdntl. Fnd.	..	..	3 17 9	..	1 3 5	..	..	..	..	..
Debts due by branch	..	..	..	..	..	12 2 11	..	..	..	..
Number of Members.	At beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	End of year.
Entitled to benefits	146	156	78	81	31	34	32	31	..	..
Not entitled to benefits { Unfinancial	7	4	6	4	..	..	..	..	..	..
Not entitled to benefits { New	8	2	4	4	..	1	..	3	..	..
Total	161	162	88	89	31	35	32	34	..	..
Admission, Departure, Sickness, Mortality.										
Admitted	6		6		4		3		..	
Departures { By death	..		..		..		1		..	
Departures { Otherwise	5		5		..		..		..	
Number of members sick	19		8		7		2		..	
Period of sickness	279 w. 1 d.		127 w. 5 d.		71 w. 3 d.		33 w. 2 d.		..	
Deaths of registered wives	1		2		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.——[1] Of this amount, £20 was paid to the Woodford Lodge after the lodge had balanced.

MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.

WIMMERA DISTRICT.

Name of branch / Where situated / Year when established	Ararat. Ararat. 1860.		Pleasant Creek. Stawell. 1863.		Horsham. Horsham. 1866.		Stawell. Stawell. 1874.		Dimboola. Dimboola. 1877.		Nhill. Nhill. 1863.		District Funds.*	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,681 3 8	105 2 1	477 11 7	71 2 10	733 12 9	37 15 7	340 0 7	83 15 0	137 18 1	41 17 3	27 19 0	14 15 10	24 14 0	20 8 9
RECEIPTS.														
Contributions	93 8 0	140 1 6	180 11 5	271 16 10	91 9 6	138 13 6	79 7 6	118 10 6	50 2 0	75 3 0	33 8 0	50 1 6	..	..
Levies	..	..	..	..	..	13 7 0	..	..	..	..	..	..	93 0 0	118 17 6
Initiation fees, &c.	4 1 0	2 2 6	1 7 0	5 8 0	1 13 0	1 7 6	6 0 0	11 14 6	9 11 0	9 5 0	12 18 0	13 10 0	..	..
Interest	109 3 8	..	28 14 4	..	37 12 3	..	15 0 0	3 0 0	..	..	..	..	..	..
Funeral donations	80 0 0	..	20 0 0	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	2 8 0	..	39 19 10	..	18 4 8	..	22 19 3	..	4 19 6	..	4 12 6	..	34 16 9
Total Receipts	286 12 8	144 12 0	230 12 9	317 4 8	130 14 9	171 12 8	100 7 6	156 4 3	59 13 0	89 7 6	46 6 0	68 4 0	93 0 0	153 14 3
Total	1,967 16 4	249 14 1	708 4 4	388 7 6	864 7 6	209 8 3	440 8 1	239 19 3	197 11 1	131 4 9	74 5 0	82 19 10	117 14 0	174 3 0
EXPENDITURE.														
Sick pay	145 6 10	..	163 9 10	..	40 3 0	..	36 16 8	..	25 5 0	..	..	..	..	..
Medical attendance	..	64 9 6	..	168 9 3	..	127 11 5	..	76 5 6	..	48 5 6	..	51 10 0	..	..
Funeral donations	60 0 0	..	..	..	..	..	..	..	..	..	..	..	100 0 0	..
Levies	17 18 0	23 6 0	33 6 0	43 6 0	16 8 0	21 6 0	15 9 0	20 1 6	9 19 0	10 18 0	..	..	..	..
Management	..	41 11 6	..	58 0 0	..	36 4 11	..	31 16 6	..	15 14 0	..	26 11 5	..	87 14 2
Other expenditure	44 2 8[1]	15 12 7	8 0 0[2]	39 9 3	4 15 4[2]	9 11 4	..	20 5 4	17 1 0[3]	12 15 0	..	..	..	63 5 11
Total Expenditure	267 7 6	144 19 7	204 15 10	309 4 6	61 6 4	194 13 8	52 5 8	148 8 10	52 5 0	87 12 6	..	78 1 5	100 0 0	151 0 1
Balance	1,700 8 10	104 14 6	503 8 6	79 3 0	803 1 2	14 14 7	388 2 5	91 10 5	145 6 1	43 12 3	74 5 0	4 18 5	17 14 0	23 2 11
DISPOSAL OF FUNDS.														
Invested at interest	1,611 0 0	..	450 0 0	..	767 19 10	..	300 0 0	50 0 0	..	..	..	..	..	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	89 8 10	104 14 6	53 8 6	79 3 0	35 1 4	14 14 7	88 2 5	41 10 5	145 6 1	43 12 3	74 5 0	4 18 5	17 14 0	23 2 11
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	71	66	131	125	59	66	61	60	28	36	21	24	..	..
Not entitled to benefits { Unfinancial	5	4	14	13	12	9	..	3	4	..	..	11	..	..
Not entitled to benefits { New	2	..	1	1	3	..	1	2	3	2	..	2	..	..
Total	78	70	146	139	74	75	62	65	35	38	21	37	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.														
Admitted	5		5		5		6		8		16		..	
Departures { By death	3		..		..		..		..		..		..	
Departures { Otherwise	10		12		4		3		5		..		..	
Number of members sick	16		25		7		8		4		..		..	
Period of sickness	210 w. 2 d.		174 w.		40 w. 1 d.		36 w. 5 d.		31 w. 2 d.		..		..	
Deaths of registered wives	..		..		..		..		..		..		..	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.—[1] Depreciation in property realized on.—[2] Sick pay to other lodges.—[3] Paid to a sick member to give up all future claims on the society, £15. Incidental levy paid in error out of Sick and Funeral Fund, £2 1s.

MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.

Name of district	Ballarat.		Bendigo.		Castlemaine.		Collingwood.		Corio.		Hamilton.		Ovens and Murray.	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
Balance from last year	£ s. d. 29,458 14 1¼	£ s. d. 2,067 16 1¼	£ s. d. 13,819 6 6¼	£ s. d. 1,763 0 0¾	£ s. d. 21,312 18 5	£ s. d. 1,027 17 8	£ s. d. 20,168 12 6½	£ s. d. 236 10 0½	£ s. d. 8,979 0 9	£ s. d. 412 14 6½	£ s. d. 3,914 14 0	£ s. d. 99 9 5	£ s. d. 7,153 7 5	£ s. d. 317 9 10
RECEIPTS.														
Contributions	2,580 18 9¾	2,723 13 4¼	2,822 17 6	3,421 6 0	2,095 17 0½	2,095 19 9½	1,460 2 10	1,446 19 5	496 13 1	532 7 6	300 18 10	298 13 10	758 14 10	1,077 0 9
Levies	13 13 0	1 15 0	..	124 9 0	..	499 19 3	..	180 3 6	..	43 12 3	..	80 0 0	..	102 10 0
Initiation fees, &c.	111 12 0	131 6 6	143 12 0	174 16 6	85 11 3	127 8 6	62 1 3	77 2 6	39 6 6	35 7 0	22 8 0	34 1 6	121 14 6	145 0 3
Interest	1,747 14 1	65 6 9	690 16 8	27 0 0	1,289 11 5½	8 10 0	1,201 7 2	5 3 1	446 13 10	26 14 7	175 9 6	..	333 13 5	4 15 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	50 18 0	297 0 2	458 13 2	704 19 11¼	57 5 0	475 3 3	52 16 11	497 19 4½	33 11 1	64 15 9	0 10 0	31 12 11	4 3 6	239 11 1
Total Receipts	4,504 15 10¾	3,219 1 9¼	4,115 19 4	4,452 11 5¼	3,528 4 9	3,207 0 9½	2,776 8 2	2,207 7 10½	1,016 4 6	702 17 1	499 6 4	444 8 3	1,218 6 3	1,568 17 1
Total	33,963 10 0	5,286 17 10½	17,935 5 10¼	6,215 11 6	24,841 3 2	4,234 18 5½	22,945 0 8½	2,443 17 11	9,995 5 3	1,115 11 7½	4,414 0 4	533 17 8	8,371 13 8	1,886 6 11
EXPENDITURE.														
Sick pay	2,288 6 8	..	2,758 5 8	..	2,470 8 7	..	1,458 5 5½	..	438 5 6	..	115 13 8	..	506 1 6	..
Medical attendance	..	1,796 4 0	..	2,138 3 9	..	1,668 8 0	..	1,291 7 6	..	434 11 4	..	265 8 11	..	783 11 1
Funeral donations	300 0 0	..	750 0 0	..	420 9 6	..	330 0 0	..	110 0 0	..	70 0 0	..	200 0 0	..
Levies	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Management	..	1,194 16 7	..	1,032 18 2	..	1,042 13 0	..	427 8 6	..	217 1 1	..	97 5 9	..	423 19 1
Other expenditure	258 18 9½	440 7 6½	64 11 1¼	1,137 6 10 [1]	20 8 10	423 19 5	19 5 0	331 2 7	..	86 7 7	5 0 0	45 4 8	1 9 6	284 18 6
Total Expenditure	2,847 5 5½	3,431 8 1½	3,572 16 9¼	4,308 8 9	2,911 6 11	3,135 0 5	1,807 10 5½	2,949 18 7	548 5 6	738 0 0	190 13 8	427 19 4	707 11 0	1,492 8 8
Balance	31,116 4 6½	1,855 9 9	14,362 9 1	1,907 2 9	21,929 16 3	1,099 18 0½	21,137 10 3	393 19 4	9,446 19 9	377 11 7½	4,223 6 8	135 18 4	7,664 2 8	393 18 3
DISPOSAL OF FUNDS.														
Invested at interest	29,771 4 6	1,140 17 10	9,689 3 11	438 6 10	18,952 15 10½	362 8 0½	18,049 8 4½	180 17 7½	7,162 4 0	62 10 0	3,640 0 11	..	4,528 16 8	..
Invested in halls	..	..	2,650 0 0	268 15 10	826 5 0	..	561 0 0	..	1,553 6 3	68 13 10	200 0 0	..	361 7 0	164 2 3
Invested, other freehold property	450 0 0	..	184 13 1	261 9 9	563 9 0	..	100 0 0	..	30 0 0	..	..	..	..	..
Cash not bearing interest	879 15 10½	714 11 11	1,838 12 1	938 10 4	1,580 16 5½	737 10 0	2,427 1 10½	213 1 8½	701 9 6	246 7 9½	383 5 9	135 18 4	2,773 19 0	229 16 0
Illegally expended, Incdntl. Fnd.	15 4 2	..	..	..	6 9 11	..	..	..	..	..	..	..	..	..
Debts due by district	..	40 13 6	10 0 0	..	6 13 4	..	..	16 3 8	..	..	..	..	4 3 0	65 2 1
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	1,525	1,568	1,914	2,008	1,440	1,483	1,030	1,108	337	366	214	208	501	606
Not entitled to benefits { Unfinancial	144	142	78	44	77	70	38	47	11	9	26	32	36	17
Not entitled to benefits { New	86	68	101	95	63	69	126	57	20	19	11	19	42	69
Total	1,755	1,778	2,093	2,147	1,580	1,622	1,194	1,212	368	394	251	259	579	692
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.														
Admitted	155		188		140		119		40		34		158	
Departures { By death	13		31		17		14		3		3		9	
Departures { Otherwise	119		103		81		87		11		23		36	
Number of members sick	358		400		355		197		54		29		99	
Period of sickness	3,099 w.		3,402 w.		3,507 w.		1,829 w.		568 w. 1 d.		116 w.		609 w. 1 d.	
Deaths of registered wives	10		14		12		6		5		3		1	

[1] Included in this amount is the sum of £429 5s. paid to the Widows and Orphans' Fund by the various lodges.

MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.

Name of district	Port Fairy.		Port Phillip.		South Melbourne.		Talbot.		Warrnambool.		Wimmera.		Total of Society.	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
Balance from last year	£ s. d. 6,181 7 0½	£ s. d. 30 10 1½	£ s. d. 66,754 7 9½	£ s. d. 1,284 8 3½	£ s. d. 16,637 15 4½	£ s. d. 220 17 10	£ s. d. 2,183 14 5½	£ s. d. 57 16 8½	£ s. d. 3,161 10 2	£ s. d. 70 0 2	£ s. d. 3,422 19 8	£ s. d. 374 17 4	£ s. d. 203,148 8 3	£ s. d. 7,963 8 1½
RECEIPTS.														
Contributions	317 0 5	318 5 5	6,787 4 7½	6,821 14 6	1,677 10 1	1,677 10 1	262 11 11½	262 11 11½	389 1 0	389 1 0	528 6 5	794 6 10	20,477 17 5¼	21,859 10 5¼
Levies	..	59 11 0	..	990 14 2	..	380 9 6	..	176 6 0	..	30 0 6	..	13 7 0	13 13 0	2,682 17 2
Initiation fees, &c.	7 9 6	13 9 6	425 16 0	551 3 3	62 7 0	91 9 6	7 14 0	9 6 6	7 11 0	15 13 0	35 10 0	43 7 6	1,132 13 0	1,449 12 0
Interest	349 10 10	1 0 5	3,875 5 6	58 12 4	1,026 8 10	1 10 0	90 6 8	..	46 5 8	..	190 10 3	3 0 0	11,463 13 10½	201 12 2
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	5 0 0	74 6 0	73 0 8	1,302 10 0½	64 19 2	466 19 1	0 18 0	38 6 11	..	59 12 11	..	128 0 6	801 15 6	4,380 17 11¼
Total Receipts	679 0 9	466 12 4	11,161 6 9½	9,724 14 3½	2,831 5 1	2,617 18 2	361 10 7½	486 11 4½	442 17 8	494 7 5	754 6 8	982 1 10	33,889 12 9¾	30,574 9 8½
Total	6,860 7 9½	497 2 5½	77,915 14 7	11,009 2 7	19,469 0 5½	2,838 16 0	2,545 5 1	544 8 1	3,604 7 10	564 7 7	4,177 6 4	1,356 19 2	237,038 1 c¾	38,537 17 10
EXPENDITURE.														
Sick pay	301 5 0	..	4,945 16 3	..	1,518 18 7	..	349 0 7	..	315 12 10	..	411 1 4	..	17,877 1 7½	..
Medical attendance	..	239 6 0	..	6,148 17 4½	..	1,570 7 9	..	236 2 6	..	304 2 5	..	536 11 2	..	17,413 1 9½
Funeral donations	10 0 0	..	1,362 5 10	..	340 0 0	..	80 0 0	..	80 0 0	..	60 0 0	..	4,112 15 4	..
Levies	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Management	..	188 13 11	..	2,167 7 9⅓	..	628 11 2	..	196 19 3	..	146 0 11	..	297 12 6	..	8,061 7 8½
Other expenditure	14 9 7	79 17 3	206 0 4	1,054 18 4½	57 15 6	441 7 6	..	46 19 6	..	70 4 3	73 19 0	160 19 5	721 17 7¾	4,603 13 5
Total Expenditure	325 14 7	507 17 2	6,514 2 5	9,371 3 6½	1,916 14 1	2,640 6 5	429 0 7	480 1 3	395 12 10	520 7 7	545 0 4	995 3 1	22,711 14 7¼	30,078 2 11
Balance	6,534 13 2½	— 10 14 8½	71,401 12 2	1,637 19 0½	17,552 6 4½	198 9 7	2,116 4 6	64 6 10	3,208 15 0	44 0 0	3,632 6 0	361 16 1	214,326 6 5½	8,459 14 11
DISPOSAL OF FUNDS.														
Invested at interest	6,293 15 1½	18 10 9½	56,546 1 7	457 1 5	16,207 10 0	20 0 0	1,460 2 1	..	686 15 5	..	3,128 19 10	50 0 0	176,116 18 3½	2,730 12 6½
Invested in halls	..	..	9,560 6 1	65 0 0	..	..	250 0 0	..	2,333 19 0	..	..	..	18,296 3 4	566 11 11
Invested, other freehold property	..	..	..	..	..	..	50 0 0	..	..	..	..	..	1,378 2 1	261 9 9
Cash not bearing interest	197 13 6	— 29 5 6	5,276 7 3	1,115 17 7½	1,344 6 9½	178 9 7	355 0 7	64 6 10	182 19 5	44 0 0	503 6 2	311 16 1	18,444 14 3	4,901 0 8½
Illegally expended, Incdntl. Fnd.	43 4 7	..	18 17 3	..	0 9 7	..	1 1 10	..	5 1 2	..	..	..	90 8 6	..
Debts due by district	..	..	..	66 13 1	17 0 3	45 12 2	..	..	..	12 2 1	..	..	37 16 7	246 6 7
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	230	229	4,533	4,883	1,211	1,218	198	193	287	302	371	377	13,791	14,549
Not entitled { Unfinancial	13	22	305	297	49	80	4	5	13	8	35	40	829	813
to benefits { New	11	9	306	287	75	57	8	7	12	10	10	7	871	773
Total	254	260	5,144	5,467	1,335	1,355	210	205	312	320	416	424	15,491	16,135
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.														
Admitted	18		738		121		10		19		45		1,785	
Departures { By death	..		55		16		3		1		3		168	
Departures { Otherwise	12		360		85		12		10		34		973	
Number of members sick	45		760		198		47		36		60		2,638	
Period of sickness	379 w.		6,187 w. 0½ d.		1,863 w. 2 d.		474 w. 3 d.		511 w. 5 d.		492 w. 4 d.		23,038 w. 4½ d.	
Deaths of registered wives	1		42		6		2		3		..		105	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

GRAND UNITED ORDER OF ODD FELLOWS.

BALLARAT DISTRICT.

Name of branch / Where situated / Year when established	Excelsior. Ballarat. 1864.		Hand of Friendship. Ballarat. 1866.		Wendouree. Ballarat. 1867.		Clunes. Clunes. 1869.		Pride of the Wimmera. Stawell. 1869.		Stuart Mill. St. Arnaud. 1869.		Corio. Geelong. 1872.		Pride of Horsham. Horsham. 1876.		District Funds.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,246 1 1	115 8 3	96 10 2	63 19 10	222 0 1	15 8 4½	172 3 5	43 3 8	376 7 1½	2 1 9	44 15 2	29 8 2	203 9 7	2 18 8	133 10 1	15 16 3	1,488 10 3	18 7 6
RECEIPTS.																		
Contributions	271 4 1	224 1 8	115 1 6	94 15 6	55 19 4½	45 0 8	81 15 9	66 8 4	119 0 7½	103 10 9½	67 8 11	54 4 10	77 14 9	63 2 1	56 0 4	45 13 8	..	..
Levies	..	38 8 0	10 4 6	14 15 0	..	21 17 0	..	16 2 6	..	54 16 6	..	17 18 0	..	22 16 6	..	30 19 4	131 17 11	66 9 3
Initiation fees, &c.	9 4 7	5 2 11	9 17 11	5 18 1	9 15 0	6 17 0	1 16 0	1 6 0	0 16 6	0 10 0	7 12 1	5 1 5	3 12 0	1 14 0	2 3 6	1 9 0	..	..
Interest	100 5 6	..	7 14 8	1 8 1	12 10 9	0 16 10	1 5 0	1 5 0	22 10 0	0 3 8	..	0 2 8	9 11 11	..	3 12 0	..	115 1 6	..
Funeral donations	10 0 0	..	20 0 0	..	10 0 0	..	60 0 0	..	20 0 0	..	..	..	..	..	..	..	..	..
Other receipts	..	27 9 11	..	17 1 4	..	9 7 6	..	3 5 9	1 15 0	24 6 8	0 12 6	23 18 6	..	5 19 0	..	4 16 6	0 17 0	24 15 3
Total Receipts	390 14 2	295 2 6	162 18 7	133 18 0	88 5 1½	83 19 0	144 16 9	88 7 7	164 2 1½	183 7 7½	75 13 6	101 5 5	90 18 8	93 11 7	61 15 10	82 18 6	247 16 5	91 4 6
Total	1,636 15 3	410 10 9	259 8 9	197 17 10	310 5 2½	99 7 4½	317 0 2	131 11 3	540 9 3	185 9 4½	120 8 8	130 13 7	294 8 3	96 10 3	195 5 11	98 14 9	1,736 6 8	109 12 0
EXPENDITURE.																		
Sick pay	206 18 4	..	67 18 8	..	19 13 4	..	124 0 0	..	106 10 10	..	20 3 4	..	42 0 0	..	14 13 4	..	..	..
Medical attendance	..	184 7 3	..	80 13 2	..	40 14 1	..	56 3 6	..	121 14 0	..	54 14 9	..	58 2 10	..	56 11 9	..	..
Funeral donations	10 0 0	..	20 0 0	..	10 0 0	..	60 0 0	..	20 0 0	..	..	..	..	..	..	..	120 0 0	..
Levies	42 14 6	42 15 9	20 16 6	18 19 9	9 12 0	8 11 3	10 17 6	11 8 5	17 6 8	17 16 9	10 0 9	9 10 9	12 4 6	10 19 10	8 5 6	9 13 0	..	..
Management	..	51 10 0	..	24 5 7	..	21 3 3	..	12 14 4	..	32 8 11½	..	17 19 3	..	16 5 4	..	17 14 9	..	57 19 6
Other expenditure	..	17 10 0	..	26 19 6	..	8 10 7	..	2 4 6	..	6 2 1	1 0 0[1]	4 19 4	..	3 2 6	..	3 15 9	..	34 13 2
Total Expenditure	259 12 10	296 3 0	108 15 2	150 18 0	39 5 4	78 19 2	194 17 6	82 10 9	143 17 6	178 1 9½	31 4 1	87 4 1	54 4 6	88 10 6	22 18 10	87 15 3	120 0 0	92 12 8
Balance	1,377 2 5	114 7 9	150 13 7	46 19 10	270 19 10½	20 8 2½	122 2 8	49 0 6	396 11 9	7 7 7	89 4 7	43 9 6	240 3 9	7 19 9	172 7 1	10 19 6	1,616 6 8	16 19 4
DISPOSAL OF FUNDS.																		
Invested at interest	1,310 0 0	50 0 0	132 2 4	33 5 4	248 3 9	..	..	..	371 10 0	..	50 0 0	..	237 19 0	..	100 0 0	..	1,530 0 0	..
Invested in hails	..	..	..	..	..	..	122 2 8	20 8 1	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	67 2 5	64 7 9	18 11 3	13 14 6	22 16 1½	20 8 2½	..	28 12 5	25 1 9	7 7 7	39 4 7	43 9 6	2 4 9	7 19 9	72 7 1	10 19 6	86 6 8	16 19 4
Debts due by branch	..	..	..	29 17 4	..	10 18 11	..	..	..	1 1 0	..	27 16 6	..	..	..	3 9 11	..	1 0 0
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	193	178	65	86	35	38	51	50	81	75	36	41	47	52	13	39	..	..
Not entitled to benefits { Unfinancial	10	11	20	10	3	6	4	..	7	5	9	5	1	..	10	..	..	..
Not entitled to benefits { New	7	4	7	3	3	6	..	..	1	1	3	9	3	1	23	2	..	..
Total	210	193	92	99	41	50	55	50	89	81	48	55	51	53	46	41	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	10		9		16		..		1		14		5		4		..	
Departures { By death	..		1		..		2		1		..		..		..		..	
Departures { Otherwise	27		1		7		3		8		7		3		9		..	
Number of members sick	39		16		4		16		13		8		8		5		..	
Period of sickness	313 w. 1 d.		107 w.		19 w. 4 d.		140 w. 2 d.		120 w.		20 w. 1 d.		42 w.		14 w. 4 d.		..	
Deaths of registered wives	1		..		1		2		..		..		..		..		..	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.——[1] Sick pay Britannia Lodge.

GRAND UNITED ORDER OF ODD FELLOWS.

BENDIGO DISTRICT.

	Star of Eaglehawk. Eaglehawk. 1866.		Sandhurst. Sandhurst. 1868.		Pride of Bendigo. Sandhurst. 1875.		Perseverance. Sandhurst. 1875.		District Funds.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	685 1 2½	39 0 0½	75 15 9	3 17 1	305 3 11½	21 9 3½	61 6 2½	8 16 11½	569 1 6	15 17 0
RECEIPTS.										
Contributions	300 2 6	242 17 0	86 9 3	69 10 7	106 14 5½	87 0 9½	35 1 10¾	28 8 3¼	..	..
Levies	..	78 9 0	..	22 7 0	..	25 13 6	..	14 11 0	97 10 0	54 8 6
Initiation fees, &c.	5 14 0	3 2 6	5 5 0	3 0 0	2 13 0	1 12 0	0 7 6	0 4 0	..	..
Interest	36 0 0	..	2 0 3	..	17 4 3	..	..	..	33 0 0	..
Funeral donations	30 0 0	..	20 0 0	..	20 0 0	..	..	..	..	..
Other receipts	..	33 4 9	..	16 0 6	..	9 16 6	..	5 1 6	..	10 17 0
Total Receipts	371 16 6	357 13 3	113 14 6	110 18 1	146 11 8½	124 2 9½	35 9 4¾	48 4 9¼	130 10 0	65 5 6
Total	1,056 17 8½	396 13 3½	189 10 3	114 15 2	451 15 8	145 12 1	96 15 7¼	57 1 8¾	699 11 6	81 2 6
EXPENDITURE.										
Sick pay	180 18 4	..	53 13 4	..	65 5 10	..	1 16 8	..	..	..
Medical attendance	..	213 1 0	..	55 3 6	..	75 0 0	..	30 18 0	..	..
Funeral donations	30 0 0	..	20 0 0	..	20 0 0	..	..	..	70 0 0	..
Levies	53 13 6	51 14 2	18 3 6	16 17 2	19 10 0	19 2 0	6 3 0	5 17 8	..	..
Management	..	64 6 9	..	26 9 6	..	28 4 0	..	14 3 6	..	34 8 0
Other expenditure	..	14 15 9	..	9 16 6	..	5 9 6	..	..	..	15 6 8
Total Expenditure	264 11 10	343 17 8	91 16 10	108 6 8	104 15 10	127 15 6	7 19 8	50 19 2	70 0 0	49 14 8
Balance	792 5 10½	52 15 7½	97 13 5	6 8 6	346 19 10	17 16 7	88 15 11¼	6 2 6¾	629 11 6	31 7 10
DISPOSAL OF FUNDS.										
Invested at interest	650 0 0	..	97 13 5	6 8 6	316 19 10	12 2 10	..	..	629 11 6	20 8 6
Invested in halls	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	30 0 0	..	..	..	..	..
Cash not bearing interest	142 5 10½	52 15 7½	..	..	..	5 13 9	88 15 11¼	6 2 6¾	..	10 19 4
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	4 13 0	..	..	..	15 13 0	..	8 5 0
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	193	190	64	61	66	71	22	23	..	..
Not entitled to benefits { Unfinancial	1	4	3	5	2	4	2	1	..	..
Not entitled to benefits { New	6	4	..	2	7	3	..	1	..	..
Total	200	198	67	68	75	78	24	25	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.										
Admitted	9		6		7		2		..	
Departures { By death	1		2[1]		1		..		..	
Departures { Otherwise	10		3		3		1		..	
Number of members sick	43		11		12		2		..	
Period of sickness	292 w. 2 d.		79 w. 1 d.		68 w.		1 w. 5 d.		..	
Deaths of registered wives	1		..		..		..		..	

CASTLEMAINE DISTRICT.

	Welcome. Campbell's Creek. 1860.		Vaughan Union. Vaughan.[2] 1862.		Fryer's Creek Friendly. Fryer's Creek. 1863.		Southern Cross. Taradale. 1863.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	114 18 0	127 14 1	2 17 6	2 12 3	616 7 8½	8 7 5	217 0 3½	−9 14 3
RECEIPTS.								
Contributions	106 16 10	88 0 2	..	..	135 8 5½	110 15 1	19 19 5	15 19 1
Levies	..	..	..	..	..	20 5 0	..	7 10 0
Initiation fees, &c.	1 7 0	0 18 0	..	..	2 8 6	1 4 0	0 3 0	0 2 0
Interest	..	..	..	..	35 3 0	..	7 16 0	..
Funeral donations	..	..	..	..	..	..	..	..
Other receipts	..	22 4 3	..	..	0 6 8	42 1 10	..	4 14 6
Total Receipts	108 3 10	111 2 5	..	..	173 6 7½	174 5 11	27 18 5	28 5 7
Total	223 1 10	238 16 6	2 17 6	2 12 3	789 14 4	182 13 4	244 18 8½	18 11 4
EXPENDITURE.								
Sick pay	80 6 0	..	..	..	61 0 0	..	13 0 0	..
Medical attendance	..	47 14 0	..	..	..	79 1 0	..	11 6 0
Funeral donations	..	..	..	..	..	..	..	..
Levies	16 3 10	23 4 10	..	..	20 6 8	27 18 1	3 5 0	4 10 6
Management	..	28 8 3	..	..	..	26 17 2	..	6 1 6
Other expenditure	..	1 12 6	2 17 6[2]	2 12 3	..	46 4 6	..	0 1 1½
Total Expenditure	96 9 10	100 19 7	2 17 6	2 12 3	81 6 8	180 0 9	16 5 0	21 19 1½
Balance	126 12 0	137 16 11	..	..	708 7 8	2 12 7	228 13 8½	−3 7 9½
DISPOSAL OF FUNDS.								
Invested at interest	..	..	..	..	652 8 0	..	209 10 6	..
Invested in halls	..	100 0 0	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..
Cash not bearing interest	126 12 0	37 16 11	..	..	55 19 8	2 12 7	15 15 5	−3 7 9½
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	3 7 9½	..
Debts due by branch	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	67	74	4	..	75	87	15	14
Not entitled to benefits { Unfinancial	1	..	..	..	6	7	..	1
Not entitled to benefits { New	7	2	..	..	10	..	..	1
Total	75	76	4	..	91	94	15	16
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.								
Admitted	3		..		8		1	
Departures { By death	..		..		..		..	
Departures { Otherwise	2		4		5		..	
Number of members sick	16		..		24		1	
Period of sickness	81 w. 1 d.		..		61 w.		52 w.	
Deaths of registered wives	..		..		..		..	

NOTE.—Where the minus sign (−) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.—[1] No funeral allowance for one member owing to discrepancy in age.—[2] This lodge was closed early in the year; no particulars are given of the expenditure of the balances, but the debts of the lodge exceeded the cash in hand.

CASTLEMAINE DISTRICT—continued.

Name of branch / Where situated / Year when established	Mount Alexander. Castlemaine. 1863.		Malmsbury. Malmsbury. 1863.		Loyal Daylesford. Daylesford. 1864.		Drummond. Drummond. 1863.		Grand Myrniong. Myrniong. 1868.		Baringhup. Baringhup. 1876.		Kyneton. Kyneton. 1876.		Mooroopna. Mooroopna. 1881.		District Funds.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	385 17 10	9 16 11	522 17 3	1 1 3	368 6 0	9 4 6	161 17 10½	3 16 11½	212 0 4	38 15 4	70 5 8½	—1 14 5½	118 11 7	4 15 9	129 6 3½	8 13 8½	1,506 7 3	41 16 1
RECEIPTS.																		
Contributions	48 11 3	39 10 9½	30 8 3	24 7 9	92 19 10½	76 12 2½	20 17 1	18 17 4	15 15 4	12 4 9½	24 7 2	18 16 4	55 11 11½	44 6 6½	15 12 0¼	13 8 11¾	..	..
Levies	..	..	..	10 8 6	..	36 0 6	..	0 11 1	..	..	..	6 9 6	..	2 5 6	..	4 1 3	91 7 10	76 15 1
Initiation fees, &c.	1 3 6	0 1 0	1 13 0	0 16 0	7 6 0	4 6 0	1 7 0	0 18 0	..	0 5 0	3 10 0	1 19 0	9 12 0	5 10 0	0 15 0	0 10 0	..	..
Interest	21 2 2	..	36 13 0	..	18 0 0	2 0 3	7 10 0	..	8 8 0	1 16 0	3 0 0	..	6 0 0	..	..	..	97 11 6	..
Funeral donations	..	..	..	..	20 0 0	..	..	..	2 0 0	..	..	..	..	..	..	..	..	..
Other receipts	..	22 0 8	..	3 5 9	..	8 18 4	..	8 8 3	0 0 1	0 3 0½	0 19 6	7 7 6	..	14 13 3	..	0 4 0	26 18 4	17 5 0
Total Receipts	70 16 11	61 12 5½	68 14 3	38 18 0	138 5 10½	127 17 3½	29 14 1	28 14 8	26 3 5	14 8 10	31 16 8	34 12 4	71 3 11½	66 15 3½	16 7 0¼	18 4 2¾	215 17 8	94 0 1
Total	456 14 9	71 9 4½	591 11 6	39 19 3	506 11 10½	137 1 9½	191 11 11½	32 11 7½	238 3 9	53 4 2	102 2 4½	32 17 10½	189 15 6½	71 11 0½	145 13 3¾	26 17 11¼	1,722 4 11	135 16 2
EXPENDITURE.																		
Sick pay	19 3 4	..	18 0 0	..	51 0 0	..	4 13 4	..	19 6 8	..	5 6 8	..	33 18 4	..	4 0 0	..	..	..
Medical attendance	..	33 4 4	..	18 6 2	..	66 19 3	..	16 15 0	..	..	..	14 9 8	..	32 10 6	..	13 0 0	..	..
Funeral donations	..	..	..	..	20 0 0	..	..	..	2 0 0[1]	..	..	..	..	..	..	..	22 0 0	..
Levies	7 1 0	9 8 8	4 10 6	5 17 2	15 1 6	19 14 10	3 4 0	4 19 8	2 8 2	3 13 8	5 2 10	4 1 10	11 10 4	11 19 0	2 14 0	4 0 6	..	..
Management	..	15 18 2	..	9 2 9	..	25 19 4	..	7 19 9	..	8 13 0	..	7 11 10	..	16 4 6	..	6 7 0	..	76 9 11
Other expenditure	..	0 7 6	..	2 6 0	..	7 17 5	..	0 13 2	..	0 4 8	..	0 3 6	..	5 4 9	14 4 10[2]	0 3 2	71 5 0	19 0 8
Total Expenditure	26 4 4	58 18 8	22 10 6	35 12 1	86 1 6	120 10 10	7 17 4	30 7 7	23 14 10	12 11 4	10 9 6	26 6 10	45 8 8	65 18 9	20 18 10	23 10 8	93 5 0	95 10 7
Balance	430 10 5	12 10 8½	569 1 0	4 7 2	420 10 4½	16 10 11½	183 14 7½	2 4 0½	214 8 11	40 12 10	91 12 10½	6 11 0½	144 6 10½	5 12 3½	124 14 5¾	3 7 3¼	1,628 19 11	40 5 7
DISPOSAL OF FUNDS.																		
Invested at interest	428 11 5	4 2 3	375 0 0	..	350 0 0	..	150 0 0	..	190 0 0	35 0 0	70 0 0	..	100 0 0	..	87 13 0	..	1,585 0 0	..
Invested in halls	..	..	150 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	1 19 0	8 8 5½	44 1 0	4 7 2	70 10 4½	16 10 11½	33 14 7½	2 4 0½	24 8 11	5 12 10	21 12 10½	6 11 0½	44 6 10½	5 12 3½	37 1 5¾	3 7 3¼	43 19 11	40 5 7
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	10 6 4
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	29	32	19	19	58	63	14	15	13	10	10	13	33	35	3	10	..	..
Not entitled to benefits: Unfinancial	2	..	3	..	3	6	3	..	..	1	3	2	7	8	9	..	..	..
Not entitled to benefits: New	1	..	..	..	..	5	..	6	..	..	2	4	2	10	1	..	..	..
Total	32	32	22	19	61	74	17	21	13	11	15	19	42	53	13	10	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	1		1		14		6		..		6		17		2		..	
Departures: By death	..		..		1		..		..		..		..		..		..	
Departures: Otherwise	1		4		..		2		2		2		6		5		..	
Number of members sick	4		3		14		2		4		1		3		1		..	
Period of sickness	19 w. 1 d.		18 w.		51 w.		4 w. 4 d.		19 w. 2 d.		5 w. 2 d.		36 w. 4 d.		4 w.		..	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.——[1] Payment on death of a member's child.——[2] Late secretary's defalcation.

GIPPSLAND DISTRICT.

Name of branch / Where situated / Year when established	Pioneer. Sale. 1862.		Shakespeare. Stratford. 1863.		Bairnsdale. Bairnsdale. 1872.		New Province. Traralgon. 1881.		District Funds.*	
	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Fun. Fd.	Incdntl Fund.	Sick and Fun. Fd.	Incdntl. Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	709 8 3	32 0 2	246 8 5½	25 9 4½	481 16 0½	18 15 10½	46 6 6	0 3 1	727 19 9	7 10 2
RECEIPTS.										
Contributions	151 16 1½	123 15 6½	34 1 4	27 11 8	95 16 9½	82 17 4½	15 0 0	12 13 0	..	..
Levies	..	10 11 6	..	..	..	27 10 6	..	2 5 6	50 12 0	35 18 4
Initiation fees, &c. ..	8 8 6	5 18 6	2 7 0	1 8 0	7 6 6	3 6 0	3 12 0	2 8 0	..	..
Interest	41 9 0	..	11 8 0	..	29 5 0	..	..	..	51 7 10	16 15 11
Funeral donations ..	50 0 0	..	..	..	20 0 0	..	..	..	..	..
Other receipts	..	107 10 3	..	21 1 3	..	34 2 8	..	14 8 0	..	..
Total Receipts ..	251 13 7½	247 15 9½	47 16 4	50 0 11	152 8 3½	147 16 6½	18 12 0	31 14 6	101 19 10	52 14 3
Total	961 1 10½	279 15 11½	294 4 9½	75 10 3½	634 4 4	166 12 5	64 18 6	31 17 7	829 19 7	60 4 5
EXPENDITURE.										
Sick pay	103 0 0	..	31 3 4	..	70 6 8	..	1 15 0	..	..	..
Medical attendance ..	..	148 3 9	..	40 12 0	..	95 4 6	..	14 5 0	..	..
Funeral donations ..	50 0 0	..	..	..	20 0 0	..	..	..	70 0 0	..
Levies	24 0 2	28 0 2	5 12 0	6 8 2	17 8 10	19 6 4	3 11 0	4 2 10	..	..
Management	..	29 19 1	..	5 16 6	..	40 14 7	..	6 5 6	..	14 4 6
Other expenditure ..	..	52 1 6	..	6 3 0	..	5 13 10	..	3 11 6	..	30 8 11
Total Expenditure ..	177 0 2	258 4 6	36 15 4	58 19 8	107 15 6	160 19 3	5 6 0	28 4 10	70 0 0	44 13 5
Balance	784 1 8½	21 11 5½	257 9 5½	16 10 7½	526 8 10	5 13 2	59 12 6	3 12 9	759 19 7	15 11 0
DISPOSAL OF FUNDS.										
Invested at interest	720 19 6	..	201 9 0	..	460 0 0	..	..	..	740 0 0	..
Invested in halls	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest ..	63 2 2½	21 11 5½	56 0 5½	16 10 7½	66 8 10	5 13 2	59 12 6	3 12 9	19 19 7	15 11 0
Debts due by branch ..	..	..	..	..	..	5 10 8	..	..	..	..
NUMBER OF MEMBERS.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beging. of year.	End of year.	Beging. of year.	End of year.
Entitled to benefits	89	97	20	23	54	65	13	11	..	..
Not entitled to benefits { Unfinancial ..	9	6	..	..	4	7	2	8	..	..
Not entitled to benefits { New ..	3	8	2	4	7	4	..	3	..	..
Total	101	111	22	27	65	76	15	22	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.										
Admitted	20		6		15		8		..	
Departures .. { By death ..	3		..		1		..		..	
Departures .. { Otherwise ..	7		1		3		1		..	
Number of members sick ..	16		5		13		1		..	
Period of sickness	142 w.		31 w. 1 d.		89 w. 5 d.		1 w. 4½ d.		..	
Deaths of registered wives ..	..		..		..		..		..	

MELBOURNE DISTRICT.

Name of branch / Where situated / Year when established	Felix. Melbourne. 1848.		Victoria. Melbourne. 1849.		Britann'a. Fitzroy. 1850.		Brighton Union. Brighton. 1850.		Perseverance. Williamstown. 1858.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Fun. Fd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,002 0 8½	46 6 6	1,244 5 5	18 15 2	1,189 9 11	13 15 4	638 11 4½	6 14 6½	354 3 7	6 14 1½
RECEIPTS.										
Contributions	264 13 1½	216 5 3½	183 3 4	147 16 9	264 19 2	214 0 5	68 10 0	56 8 0	166 0 4	136 12 2
Levies	..	57 14 0	..	49 1 3	..	79 17 0	..	21 2 6	..	63 17 0
Initiation fees, &c. ..	12 6 6	7 0 0	4 2 6	2 9 0	11 18 0	5 13 0	0 15 0	0 6 0	6 16 6	4 15 0
Interest	70 6 0	..	44 9 6	1 10 6	84 6 0	..	30 0 0	..	18 19 6	..
Funeral donations ..	51 0 0	..	20 0 0	..	54 0 0	..	20 0 0	..	..	..
Other receipts	1 10 0	53 5 4½	455 0 10	27 6 10	..	71 3 0½	..	21 16 8½	..	11 18 6
Total Receipts ..	399 15 7½	334 4 8	706 16 2	228 4 4	415 3 2	370 13 5½	119 5 0	99 13 2½	191 16 4	217 2 8
Total	1,401 16 4	380 11 2	1,951 1 7	246 19 6	1,604 13 1	384 8 9½	757 16 4½	106 7 9	545 19 11	223 16 9½
EXPENDITURE.										
Sick pay	209 16 8	..	168 16 8	..	218 15 10	..	33 18 4	..	105 5 0	..
Medical attendance ..	..	207 6 8½	..	137 6 7	..	226 0 6	..	56 2 6	..	153 8 9
Funeral donations ..	51 0 0[1]	..	20 0 0	..	54 0 0[3]	..	20 0 0	..	..	..
Levies	62 3 6	34 11 11	37 9 0	18 11 3	64 16 3	30 7 11	15 0 0	7 9 5	39 12 6	20 0 9
Management	..	68 11 9	..	46 1 0	..	67 9 2	..	16 17 1	..	35 18 1
Other expenditure ..	..	37 12 4	0 3 0[2]	10 18 9	..	38 7 0	..	13 0 9	..	9 13 0
Total Expenditure ..	323 0 2	348 2 8½	226 8 8	212 17 7	337 12 1	362 4 7	68 18 4	93 9 9	144 17 6	219 0 7
Balance	1,078 16 2	32 8 5½	1,724 12 11	34 1 11	1,267 1 0	22 4 2½	688 18 0½	12 18 0	401 2 5	4 16 2½
DISPOSAL OF FUNDS.										
Invested at interest	1,030 0 0	..	1,724 12 11	29 5 11	1,225 0 0	..	600 0 0	..	325 0 0	..
Invested in halls	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest ..	48 16 2	32 8 5½	..	4 16 0	42 1 0	22 4 2½	88 18 0½	12 18 0	76 2 5	4 16 2½
Debts due by branch ..	..	..	455 0 10	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	Beginning of year.	At end of year.	Beging. of year.	At end of year.
Entitled to benefits	174	185	110	115	188	179	47	45	97	111
Not entitled to benefits { Unfinancial ..	5	6	6	2	7	10	1	2	10	6
Not entitled to benefits { New ..	13	10	3	14	9	25	2	..	19	5
Total	192	201	119	131	204	214	50	47	126	122
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.										
Admitted	22		17		33		1		10	
Departures .. { By death ..	2		..		4[4]		1		..	
Departures .. { Otherwise ..	11		5		19		3		14	
Number of members sick ..	30		22		31		5		18	
Period of sickness	294 w. 5 d.		290 w. 2 d.		326 w.		37 w. 5 d.		143 w.	
Deaths of registered wives ..	1		2		1		..		..	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.——[1] Including £1 paid on death of a child.——[2] Proposition fee returned.——[3] Including £4 paid on death of two children.——[4] Two funeral donations not applied for.

GRAND UNITED ORDER OF ODD FELLOWS.

MELBOURNE DISTRICT—continued.

Name of branch / Where situated / Year when established	Fitzroy. Fitzroy. 1858.		Australian. Port Melbourne. 1860.		Sons of Freedom. South Melbourne. 1860.		Windsor. Windsor. 1861.		Nil Desperandum. Blackwood. 1866.		Werribee. Bacchus Marsh. 1869.		Carlton. Carlton. 1869.		Waranga. Rushworth. 1869.		Royal Alfred. Melbourne. 1869.		Marquis of Normanby. Fitzroy. 1879.	
	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incdntl. Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	373 0 11½	0 3 8½	487 10 3	35 10 0½	315 1 5½	—1 9 5½	440 14 11½	7 19 4	267 11 1½	40 15 8½	66 3 1	45 0 6	105 15 10	5 17 11	202 19 1	23 9 3	358 19 0	—3 1 10	129 12 9	1 11 8
RECEIPTS.																				
Contributions	53 14 9	44 0 3	257 2 10	209 18 8	149 19 3	122 19 1	325 1 1	263 8 8	53 0 6	42 11 4½	16 10 5½	13 10 6	93 15 8	77 5 0	53 8 1	43 1 11	104 9 3	83 9 10	87 3 3½	70 14 8½
Levies	..	14 0 0	..	58 4 0	..	62 8 6	..	40 1 3	..	..	..	0 5 3	..	26 10 6	..	20 7 6	..	23 6 0	..	17 15 0
Initiation fees, &c.	6 8 9	4 4 0	23 15 6	15 7 0	23 10 8½	14 3 9½	17 9 0	9 18 0	0 3 0	0 4 0	1 7 0	0 8 0	9 7 0	5 10 0	3 10 0	2 6 0	11 14 6	7 7 0	7 7 4	4 18 2
Interest	25 11 0½	..	28 17 11½	..	19 10 6½	..	26 7 5½	..	15 0 0	..	4 0 0	2 0 0	3 5 7	..	..	..	18 2 4	..	6 14 7	..
Funeral donations	30 0 0	..	25 0 0	..	75 0 0	..	80 0 0	..	..	..	..	..	..	..	..	..	20 0 0	..	..	..
Other receipts	..	12 7 8½	..	46 1 0½	..	80 12 3½	..	51 13 5	..	19 1 0	..	0 3 6½	..	25 13 11	..	1 19 9	..	24 15 8	..	20 14 5
Total Receipts	115 14 6½	74 11 11½	334 16 3½	329 10 8½	268 0 6	280 3 8	448 17 6½	365 1 4	68 3 6	61 16 4½	21 17 5½	16 7 3½	106 8 3	134 19 5	56 18 1	67 15 2	154 6 1	138 18 6	101 5 2½	114 2 3½
Total	488 15 6	74 15 8	822 6 6½	365 0 9	583 1 11½	278 14 2½	889 12 6	373 0 8	335 14 7½	102 12 1	88 0 6½	61 7 9½	212 4 1	140 17 4	259 17 2	91 4 5	513 5 1	135 16 8	230 17 11½	115 13 11½
EXPENDITURE.																				
Sick pay	62 5 10	..	197 13 4	..	167 5 0	..	199 13 4	..	76 12 6	..	1 0 0	..	45 0 0	..	3 16 8	..	78 10 2	..	21 16 8	..
Medical attendance	..	30 2 1½	..	208 12 6	..	151 10 6	..	265 3 6	..	38 11 0	..	5 2 6	..	68 16 3	..	44 17 6	..	75 10 6	..	57 10 3
Funeral donations	30 0 0	..	25 0 0[1]	..	75 0 0[3]	..	80 0 0	..	..	..	..	..	..	..	..	..	20 0 0	..	..	..
Levies	14 12 0	5 18 11	59 12 9	30 7 1	42 8 6	19 1 6	77 13 0	34 5 8	10 15 8	7 8 8	4 7 6	2 1 4	23 10 3	10 10 0	12 2 3	5 12 11	25 17 0	11 17 1	24 14 3	10 2 6
Management	..	19 9 2	..	69 0 4	..	46 8 8	..	55 15 0	..	16 3 0	..	2 10 6	..	24 8 6	..	9 0 6	..	30 18 1	..	27 17 0
Other expenditure	..	14 5 3	..	31 12 0	..	60 3 5½	..	15 0 6	0 1 6[5]	0 12 3	..	0 6 2	..	36 3 2	..	4 6 6	..	17 1 2	..	7 10 6
Total Expenditure	106 17 10	69 15 5½	282 6 1	339 11 11	284 13 6	277 4 1½	357 6 4	370 4 8	87 9 8	62 14 11	5 7 6	10 0 6	68 10 3	139 17 11	15 18 11	63 17 5	124 7 2	135 6 10	46 10 11	103 0 3
Balance	381 17 8	5 0 2½	540 0 5½	25 8 10	298 8 5½	1 10 1	532 6 2	2 16 0	248 4 11½	39 17 2	82 13 0½	51 7 3½	143 13 10	0 19 5	243 18 3	27 7 0	388 17 11	0 9 10	184 7 0½	12 13 8½
DISPOSAL OF FUNDS.																				
Invested at interest	381 16 11	..	435 0 0	..	211 15 0	..	455 0 0	..	245 0 0	30 0 0	75 0 0	45 0 0	130 4 3	..	243 18 3	2 14 6	338 8 3	..	124 5 11	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	0 0 9	5 0 2½	105 0 5½	25 8 10	86 13 5½	1 10 1	77 6 2	2 16 0	3 4 11½	9 17 2	7 13 0½	6 7 3½	13 9 7	0 19 5	..	24 12 6	50 9 8	0 9 10	60 1 1½	12 13 8½
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	End of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.
Entitled to benefits	37	37	153	158	108	123	183	217	37	35	6	11	51	55	35	37	67	74	55	47
Not entitled { Unfinancial	1	1	7	8	4	7	3	9	1	1	1	1	6	14	1	..	4	1	4	23
to benefits { New	3	6	2	43	4	15	38	19	..	1	4	..	14	10	2	1	3	8	20	9
Total	41	44	162	209	116	145	224	245	38	37	11	12	71	79	38	38	74	83	79	79
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																				
Admitted	9		55		40		38		1		1		19		5		15		16	
Departures { By death	1		2[2]		4		4[4]		..		..		..		..		1		..	
Departures { Otherwise	5		6		7		13		2		..		11		5		5		16	
Number of members sick	5		37		35		38		8		1		11		4		13		2	
Period of sickness	85 w. 4 d.		226 w. 3 d.		169 w. 3 d.		274 w. 1 d.		80 w. 2 d.		1 w.		60 w. 2 d.		3 w. 5 d.		81 w. 3 d.		21 w. 5 d.	
Deaths of registered wives	1		..		1		2		..		1		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Three children died. [2] One died unfinancial. [3] One funeral donation, £20, not yet paid. [4] One unfinancial. [5] Exchange.

MELBOURNE DISTRICT—continued.

Name of branch / Where situated / Year when established	Rose of Richmond. Richmond. 1879.		Rose of Yarraville. Yarraville. 1879.		Exhibition. Fitzroy. 1880.		Mechanic. Melbourne. 1881.		Crown of Success. Footscray. 1881.		Fernside. South Melbourne. 1882.		Rose of Collingwood. Collingwood. 1882.		Ascot Vale. Moonee Ponds. 1883.		James Riddell. Hawthorn. 1884.		District Funds.*	
	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incdntl. Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incdntl. Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	174 17 1	2 11 10	107 1 2	−2 2 3	156 14 11	−10 5 6	58 0 3½	4 12 1½	115 6 3	5 11 4	43 19 3	4 11 0	63 12 3	11 8 11	26 2 6	−3 7 0	..	..	3,848 12 11½	90 4 11½
RECEIPTS.																				
Contributions	100 1 11	82 4 5	72 12 10	59 1 3	108 14 11	88 3 7	53 5 5	43 6 1	66 2 9¼	54 1 11¾	36 2 4	29 10 0	72 18 11¼	58 11 0¾	21 9 3	17 11 3	13 11 1	9 0 5	..	..
Levies	..	14 3 0	..	24 8 0	..	23 11 0	..	9 17 9	..	14 17 0	..	..	..	12 16 0	..	5 13 3	..	4 5 0	657 16 2	109 0 2
Initiation fees, &c.	5 7 9	3 4 9	4 10 0	3 0 0	25 16 6	16 0 0	3 6 0	2 4 0	7 0 5	3 19 1	5 15 5	3 14 7	11 19 0	5 14 0	5 16 0	6 2 0	12 10 6	8 9 0	..	..
Interest	6 16 1	..	5 0 6	..	6 0 0	..	4 10 8	..	0 10 0	..	..	..	..	..	..	..	..	..	318 14 5	..
Funeral donations	..	..	..	..	10 0 0	..	..	..	30 0 0	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	26 8 5½	..	13 1 8	..	26 7 9	..	9 0 6	..	11 11 10	..	17 2 6	..	7 15 3	..	5 15 2	..	9 18 0	32 2 0	96 7 4
Total Receipts	112 5 9	126 0 7½	82 3 4	99 10 11	150 11 5	154 2 4	61 2 1	64 8 4	103 13 2¼	84 9 10¾	41 17 9	50 7 1	84 17 11¼	84 16 3¾	27 5 3	35 1 8	26 1 7	31 12 5	1,008 12 7	205 7 6
Total	287 2 10	128 12 5½	189 4 6	97 8 8	307 6 4	143 16 10	119 2 4½	69 0 5½	218 19 5¼	90 1 2¾	85 17 0	54 18 1	148 10 2¼	96 5 2¾	53 7 9	31 14 8	26 1 7	31 12 5	4,857 5 6½	295 12 5½
EXPENDITURE.																				
Sick pay	5 13 4	..	12 13 4	..	21 10 0	..	23 15 0	..	49 0 0	..	10 0 0	..	23 0 0	..	..	..	..	..	..	..
Medical attendance	..	63 1 0	..	45 15 9	..	72 1 11	..	37 13 3	..	54 7 10	..	26 4 6	..	46 0 6	..	9 19 0	..	8 13 2	..	..
Funeral donations	..	..	..	..	10 0 0	..	..	..	30 0 0	..	..	..	..	..	..	..	..	..	415 0 0	..
Levies	24 3 0	13 5 1	15 15 0	6 19 6	31 7 6	15 4 5	13 2 3	6 1 6	18 14 0	8 18 1	9 1 0	3 17 4	19 8 6	7 10 4	7 15 6	2 5 0	3 15 0	..	..	..
Management	..	21 11 0	..	19 7 4	..	30 6 6	..	13 16 3	..	23 10 6	..	13 4 9	..	17 12 3	..	7 0 3	..	4 11 10	..	128 1 11
Other expenditure	..	26 5 3	..	24 1 0	..	22 7 11	..	9 4 0	..	9 13 1	..	9 10 4	..	7 1 6	..	4 3 1	..	4 18 0	145 16 3	104 14 0
Total Expenditure	29 16 4	124 2 4	28 8 4	96 3 7	62 17 6	140 0 9	36 17 3	66 15 0	97 14 0	96 9 6	19 1 0	52 16 11	42 8 6	78 4 7	7 15 6	23 7 4	3 15 0	18 3 0	560 16 3	232 15 11
Balance	257 6 6	4 10 1½	160 16 2	1 5 1	244 8 10	3 16 1	82 5 1½	2 5 5½	121 5 5¼	−6 8 3¼	66 16 0	2 1 2	106 1 8¼	18 0 7¾	45 12 3	8 7 4	22 6 7	13 9 5	4,296 9 3½	62 16 6½
DISPOSAL OF FUNDS.																				
Invested at interest	257 6 6	..	80 0 0	..	200 0 0	..	82 5 1½	..	90 0 0	..	..	..	50 0 0	..	..	..	..	..	4,296 9 3½	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	..	4 10 1½	80 16 2	1 5 1	44 8 10	3 16 1	..	2 5 5½	24 17 2	−6 8 3¼	66 16 0	2 1 2	56 1 8¼	18 0 7¾	45 12 3	8 7 4	22 6 7	13 9 5	..	62 16 6½
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	6 8 3¼	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	12 9 0	..	..	..	..
NUMBER OF MEMBERS.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	End of year.	Beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	37	57	46	47	19	74	28	33	23	44	20	21	23	43	20	30	..	..	..	..
Not entitled to benefits { Unfinancial	9	11	3	4	16	11	2	4	15	4	5	8	8	9	2	..	..	5	..	..
Not entitled to benefits { New	25	5	4	6	44	22	13	4	7	11	..	3	19	13	3	6	..	40	..	..
Total	71	73	53	57	79	107	43	41	45	59	25	32	50	65	25	36	..	45	..	..
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																				
Admitted	12		9		46		6		17		8		19		13		45		..	
Departures { By death	..		..		1		..		2		..		..		..		..		..	
Departures { Otherwise	10		5		17		8		1		1		4		2		..		..	
Number of members sick	3		6		6		1		12		3		4		..		..		..	
Period of sickness	5 w. 4 d.		12 w. 4 d.		21 w. 3 d.		52 w.		47 w.		10 w.		23 w.		..		..		..	
Deaths of registered wives	..		..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.

GRAND UNITED ORDER OF ODD FELLOWS.

Name of district	Ballarat.		Bendigo.		Castlemaine.		Gippsland.		Melbourne.		Sub-Committee Funds.	Total of Society.	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.		Sick and Funeral Fund.	Incidental Fund.
Balance from last year	£ s. d. 3,983 6 11½	£ s. d. 306 12 5½	£ s. d. 1,696 8 7½	£ s. d. 89 0 4½	£ s. d. 4,426 13 7½	£ s. d. 245 5 6½	£ s. d. 2,211 19 0	£ s. d. 83 18 8	£ s. d. 11,770 6 2	£ s. d. 351 7 11	£ s. d. 505 1 10	£ s. d. 24,088 14 4½	£ s. d. 1,581 6 9½
RECEIPTS.													
Contributions	844 5 4	696 17 6½	528 8 1¼	427 16 7¾	566 7 7¾	462 19 c¾	296 14 3	246 17 7	2,686 10 7	2,183 12 8	..	4,922 5 11	4,018 3 6
Levies	10 4 6	217 12 10	..	141 0 6	..	87 11 4	..	40 7 6	..	644 0 9	370 9 7	10 4 6	1,130 12 11
Initiation fees, &c.	44 17 7	27 18 5	13 19 6	7 18 6	29 5 0	16 9 0	21 14 0	13 0 6	222 12 10½	136 16 4½	..	332 8 11½	202 2 9½
Interest	272 11 4	3 16 3	88 4 6	..	241 3 8	3 16 3	133 9 10	16 15 11	737 2 2	3 10 6	5 15 0	1,472 11 6	33 13 11
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	3 4 6	141 0 5	..	75 0 3	28 4 7	151 6 4½	..	177 2 2	488 12 10	692 1 8	174 6 7	520 1 11	1,410 17 5½
Total Receipts	1,175 3 3	1,087 5 5½	630 12 1¼	651 15 10¾	865 0 10¾	722 2 0¼	451 18 1	494 3 8	4,134 18 5½	3,660 1 11½	550 11 2	7,257 12 9½	6,795 10 7
Total	5,158 10 2½	1,393 17 11	2,327 0 8¾	740 16 3¼	5,291 14 6¼	967 7 6¾	2,663 17 1	578 2 4	15,905 4 7½	4,011 9 10½	1,055 13 0	31,346 7 2	8,376 17 4½
EXPENDITURE.													
Sick pay	601 17 10	..	301 14 2	..	309 14 4	..	206 5 0	..	1,735 17 8	..	..	3,155 9 0	..
Medical attendance	..	653 1 4	..	374 2 6	..	333 5 11	..	298 5 3	..	2,089 18 7	..	..	3,748 13 7
Funeral donations	120 0 0	..	70 0 0	..	22 0 0	..	70 0 0	..	415 0 0	..	..	697 0 0	..
Levies	..	63 6 3	..	39 2 6	..	42 13 8	..	21 19 2	..	203 8 0	..	..	..
Management	..	252 0 11½	..	167 11 9	..	235 13 2	..	97 0 2	..	815 10 5	430 5 1	..	1,998 1 6½
Other expenditure	1 0 0	107 17 5	..	45 8 5	88 7 4	86 11 2½	..	97 18 9	146 0 9	518 10 11½	181 15 1	235 8 1	1,038 1 10
Total Expenditure	722 17 10	1,076 5 11½	371 14 2	626 5 2	420 1 8	698 3 11½	276 5 0	515 3 4	2,296 18 5	3,627 7 11½	612 0 2	4,087 17 1	6,784 16 11½
Balance	4,435 12 4½	317 11 11½	1,955 6 6¾	114 11 1¼	4,871 12 10¼	269 3 7½	2,387 12 1	62 19 0	13,608 6 2½	384 1 11	443 12 10	27,258 10 1	1,592 0 5
DISPOSAL OF FUNDS.													
Invested at interest	3,979 15 1	83 5 4	1,694 4 9	38 19 10	4,198 2 11	39 2 3	2,122 8 6	..	12,601 2 5	107 0 5	350 0 0	24,595 13 8	618 7 10
Invested in halls	122 2 8	20 8 1	..	..	150 0 0	100 0 0	..	..	..	..	..	272 2 8	120 8 1
Invested, other freehold property	..	..	30 0 0	..	..	..	..	..	..	..	..	30 0 0	..
Cash not bearing interest	333 14 7½	213 18 6½	231 1 9¾	75 11 3¼	520 2 1¾	130 1 4¼	265 3 7	62 19 0	1,000 15 6¼	277 1 6	93 12 10	2,350 17 8¼	853 4 6
Illegally expended, Incdntl. Fnd.	..	..	..	..	3 7 9½	..	..	..	6 8 3¾	..	..	9 16 0¾	..
Debts due by district	..	74 3 8	..	28 11 0	..	10 6 4	..	5 10 8	..	..	..	..	118 11 8
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.		At beginning of year.	At end of year.
Entitled to benefits	521	559	345	345	340	372	176	196	1,564	1,778	..	2,946	3,250
Not entitled to benefits { Unfinancial	64	37	8	14	37	25	15	21	121	147	..	245	244
Not entitled to benefits { New	47	26	13	10	23	28	12	19	251	276	..	346	359
Total	632	622	366	369	400	425	203	236	1,936	2,201	..	3,537	3,853
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.													
Admitted	59		24		59		49		457		..	648	
Departures { By death	4		4		1		4		22		..	35	
Departures { Otherwise	65		17		33		12		170		..	297	
Number of members sick	109		68		73		35		295		..	580	
Period of sickness	777 w.		441 w. 2 d.		352 w. 2 d.		264 w. 4½ d.		2,268 w. 3 d.		..	4,103 w. 5½ d.	
Deaths of registered wives	4		1		..		..		9		..	14	

INDEPENDENT ORDER OF ODD FELLOWS.

Name of branch / Where situated / Year when established	Duke of York. Melbourne. 1852.		Fitzroy. Melbourne. 1848.		Prince Albert. Prahran. 1856.		St. Kilda. St. Kilda. 1858.		Pioneer. Ballarat. 1870.		Hotham Union. Hotham. 1861.		Winchelsea. Winchelsea. 1862.		Ballarat. Ballarat. 1862.		Colac. Colac. 1863.	
	Sick and Funeral Fnd.	Incidental Fund	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 960 18 0	£ s. d. 157 5 9	£ s. d. 759 6 3	£ s. d. 29 14 6	£ s. d. 1,056 2 2	£ s. d. 1,989 18 0	£ s. d. 360 17 0	£ s. d. 21 19 6	£ s. d. 1,321 15 0	£ s. d. 253 15 3	£ s. d. 730 9 6	£ s. d. 122 13 7	£ s. d. 734 0 11	£ s. d. 19 16 5	£ s. d. 550 13 4	£ s. d. 84 3 7	£ s. d. 1,428 17 8	£ s. d. 165 2 10
RECEIPTS.																		
Contributions	216 13 7½	221 9 10½	239 1 0	239 0 5	103 19 0	103 19 1	129 10 6	129 10 6	437 17 10½	437 17 10½	256 3 11½	271 19 11½	89 14 11½	109 13 1½	352 0 4½	352 0 4½	304 10 1	367 16 6
Levies	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Initiation fees, &c.	3 12 6	10 0 0	3 5 0	21 14 6	2 7 6	12 8 6	1 19 6	12 7 6	3 8 0	11 13 6	6 10 0	23 4 6	..	2 1 0	13 13 6	15 5 0	1 5 0	20 3 6
Interest	56 0 0	11 18 7	47 10 9	0 16 0	63 2 6	200 19 8	24 15 0	..	52 14 0	12 0 0	32 5 9	6 5 0	42 14 10	..	12 8 4	..	80 2 0	..
Funeral donations	50 0 0	..	60 0 0	..	30 0 0	..	50 0 0[1]	..	80 0 0	..	90 0 0	..	40 0 0	..	60 0 0	..	130 0 0	..
Other receipts	0 13 8	13 1 9	0 8 0	29 6 8	7 5 4	34 18 3	1 15 4	29 5 3	21 0 0	62 1 0	2 9 0	47 4 6	..	6 5 0	55 0 0	110 16 4	26 1 0	144 15 3
Total Receipts	326 19 9½	256 10 2½	350 4 9	290 17 7	206 14 4	352 5 6	208 0 4	171 3 3	594 19 10½	523 12 4½	387 8 8½	348 13 11½	172 9 9½	117 19 1½	493 2 2½	478 1 8½	541 18 1	532 15 3
Total	1,287 17 9½	413 15 11½	1,109 11 0	320 12 1	1,262 16 6	2,342 3 6	568 17 4	193 2 9	1,916 14 10½	777 7 7½	1,117 18 2½	471 7 6½	906 10 8½	137 15 6½	1,043 15 6½	562 5 3½	1,970 15 9	697 18 1
EXPENDITURE.																		
Sick pay	109 17 1	..	96 16 4	..	76 3 9	..	86 14 0	..	260 16 6	..	117 10 0	..	72 16 8	..	281 13 6	..	128 4 1	..
Medical attendance	..	140 15 5	..	175 12 9	..	105 1 6	..	78 4 0	..	302 3 8	..	184 16 4½	..	80 5 6	..	232 5 9	..	347 18 5
Funeral donations	50 0 0	..	60 0 0	..	30 0 0	..	37 18 6[1]	..	80 0 0	..	90 0 0	..	40 0 0	..	60 0 0	..	110 0 0	..
Levies	55 11 1	18 6 7	61 15 6	20 1 9	28 3 0	9 9 11	34 10 0	10 13 5	117 2 6	38 12 11	65 17 6	21 5 7	23 14 0	8 1 5	90 7 6	30 14 6	101 17 0	35 17 7
Management	..	69 15 3	..	69 0 6	..	63 6 9	..	44 15 6	..	114 4 0	..	55 11 6	..	24 17 2	..	80 8 10	..	77 18 9
Other expenditure	..	33 6 9	..	27 9 0	..	48 12 1	..	30 13 6	..	45 18 3	2 2 7[2]	39 12 0½	..	6 2 3	..	131 14 2½	20 0 0[3]	89 19 1
Total Expenditure	215 8 2	262 4 0	218 11 10	292 4 0	134 6 9	226 10 3	159 2 6	164 6 5	457 19 0	500 18 10	275 10 1	301 5 6	136 10 8	119 6 4	432 1 0	475 3 3½	360 1 1	551 13 10
Balance	1,072 9 7½	151 11 11½	890 19 2	28 8 1	1,128 9 9	2,115 13 3	409 14 10	28 16 4	1,458 15 10½	276 8 9½	842 8 1½	170 2 0½	770 0 0½	18 9 2½	611 14 6½	87 2 0	1,610 14 8	146 4 3
DISPOSAL OF FUNDS.																		
Invested at interest	1,000 0 0	150 0 0	841 19 1	10 0 0	1,085 6 2	2,083 11 5	388 14 0	..	950 0 0	235 0 0	809 16 7	73 12 6	770 0 0½	8 17 3	611 14 6½	33 17 1½	1,147 18 9	121 4 3
Invested in halls	..	..	..	..	..	..	..	..	462 0 0	..	..	..	..	..	..	..	375 0 0	25 0 0
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	72 9 7½	1 11 11½	49 0 1	18 8 1	43 3 7	32 1 10	21 0 10	28 16 4	46 15 10½	41 8 9½	32 11 6½	96 9 6½	..	9 11 11½	..	53 4 10½	87 15 11	..
Debts due by branch	..	..	..	..	..	..	12 1 6	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	114	125	136	141	57	58	72	77	266	257	130	153	51	50	205	213	175	187
Not entitled to benefits { Unfinancial	23	18	11	15	5	7	4	5	20	19	19	18	3	6	8	11	8	8
Not entitled to benefits { New	16	4	15	11	2	11	5	10	15	10	22	14	6	3	10	8	15	18
Total	153	147	162	167	64	76	81	92	301	286	171	185	60	59	223	232	198	213
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	16		30		17		18		25		39		3		37		29	
Departures { By death	2		2		..		1		3		4		2		2		4	
Departures { Otherwise	20		23		5		6		37		21		2		26		10	
Number of members sick	15		17		11		20		50		22		11		43		20	
Period of sickness	116 w. 4 d.		96 w. 5 d.		123 w. 2 d.		86 w. 4 d.		290 w. 5 d.		117 w. 3 d.		113 w. 5 d.		324 w. 4 d.		177 w. 4 d.	
Deaths of registered wives	1		2		3		1		2		1		..		2		3	

[1] The funeral donation on account of a death in 1883 is included in this amount, and £12 1s. 6d. is held in trust for next of kin of a deceased member.

[2] Th's amount was paid to the trustees for expenses.

[3] Funeral donation on account of a death in 1881.

INDEPENDENT ORDER OF ODD FELLOWS.

Name of branch / Where situated / Year when established	Camperdown. Camperdown. 1864.		Enfield. Durham Lead. 1864.		Birregurra. Birregurra. 1864.		Gippsland. Walhalla. 1866.		Ondit. Ondit. 1866.		Rokewood. Rokewood. 1866.		Duke of Edinburgh. South Melbourne. 1868.		Phœnix. Geelong. 1870.		Standard. Prahran. 1870.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 409 11 5	£ s. d. 117 4 1	£ s. d. 25 1 5	£ s. d. 35 7 7	£ s. d. 432 17 6	£ s. d. 2 4 10	£ s. d. 637 10 10	£ s. d. 15 6 10	£ s. d. 207 2 9½	£ s. d. 26 8 3½	£ s. d. 95 5 7½	£ s. d. 65 10 3½	£ s. d. 359 9 4	£ s. d. 2 7 6	£ s. d. 322 3 6	£ s. d. 40 18 0	£ s. d. 210 6 1	£ s. d. 17 13 1
RECEIPTS.																		
Contributions	83 10 6	94 17 6	9 11 9	9 12 3	43 11 6	45 13 3	43 13 3	47 5 9	52 13 1½	51 12 7½	9 17 0	9 8 0	252 8 1½	252 8 1½	84 0 11	84 0 11	186 1 4	186 1 5
Levies	..	..	..	..	..	..	..	17 18 0	..	..	..	..	..	..	..	..	..	..
Initiation fees, &c.	0 1 6	2 17 0	..	..	..	2 14 0	0 0 6	1 1 0	..	3 9 0	..	..	0 10 0	13 2 6	2 2 0	9 16 0	2 0 6	18 12 6
Interest	17 0 6	4 17 6	1 5 0	..	4 10 0	..	53 4 0	1 10 0	12 9 8	..	..	..	17 14 0	..	13 13 0	..	11 1 2	..
Funeral donations	20 0 0	..	..	..	20 0 0	..	10 0 0	..	..	..	..	..	20 0 0	..	30 0 0	..	10 0 0	..
Other receipts	0 4 0	2 17 6	3 2 2	1 4 0	..	16 16 0	29 17 6	1 14 8	..	16 17 1½	..	2 12 0	..	45 9 2	0 5 0	36 5 0	..	47 15 0
Total Receipts	120 16 6	105 9 6	13 18 11	10 16 3	68 1 6	65 3 3	136 15 3	69 9 5	65 2 9½	71 18 9	9 17 0	12 0 0	290 12 1½	310 19 9½	130 0 11	130 1 11	209 3 0	252 8 11
Total	530 7 11	222 13 7	39 0 4	46 3 10	500 19 0	67 8 1	774 6 1	84 16 3	272 5 7	98 7 0½	105 2 7½	77 10 3½	650 1 5½	313 7 3½	452 4 5	170 19 11	419 9 1	270 2 0
EXPENDITURE.																		
Sick pay	10 0 0	..	36 8 4	..	24 10 0	..	60 8 9	..	6 19 11	..	..	..	196 6 8	..	19 3 4	..	74 18 4	..
Medical attendance	..	60 10 0	..	6 7 6	..	31 2 9	..	41 15 10	..	55 2 3	..	..	..	225 18 0	..	81 18 0	..	140 4 6
Funeral donations	20 0 0	..	..	..	20 0 0	..	10 0 0	..	..	..	..	..	20 0 0	..	30 0 0	..	..	..
Levies	21 8 0	6 19 6	2 8 0	0 18 0	11 10 0	5 6 0	11 13 6	4 14 11	13 11 0½	4 14 0	1 2 0	0 7 9	50 4 4	15 13 1	26 4 0	8 11 3	45 4 6	14 18 6
Management	..	30 16 0	..	3 11 0	..	10 16 6	..	33 3 0	..	9 17 3	..	..	..	63 12 3	..	51 17 0	..	43 10 11
Other expenditure	..	23 3 9	0 4 0[1]	35 7 4[1]	..	3 11 0	..	1 2 0	..	8 14 6	..	..	..	8 3 6	..	16 6 6	10 0 0[3]	59 8 4
Total Expenditure	51 8 0	121 9 3	39 0 4	46 3 10	56 0 0	50 16 3	82 2 3	80 15 9	20 10 11½	78 8 0	1 2 0	0 7 9	266 11 0	313 6 10	75 7 4	158 12 9	130 2 10	258 2 3
Balance	478 19 11	101 4 4	..	..	444 19 0	16 11 10	692 3 10	4 0 6	251 14 7½	19 19 0½	104 0 7½	77 2 6½	383 10 5½	0 0 5½	376 17 1	12 7 2	289 6 3	11 19 9
DISPOSAL OF FUNDS.																		
Invested at interest	180 0 0	..	..	..	415 2 0	..	220 0 0	..	212 14 8	..	80 0 0	50 0 0	320 0 0	..	350 0 0	..	264 10 2	..
Invested in halls	250 0 0	100 0 0	..	..	..	..	422 19 6	4 0 6	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	48 19 11	1 4 4	..	..	29 17 0	16 11 10	49 4 4	..	38 19 11½	19 19 0½	24 0 7½	27 2 6½	63 10 5½	0 0 5½	26 17 1	12 7 2	24 16 1	11 19 9
Debts due by branch	..	1 5 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	47	40	11	..	29	25	37	23	21	29	5	8	136	159	37	48	93	107
Not entitled to benefits { Unfinancial	15	9	1	..	13	2	7	6	4	3	4	..	18	1	2	5	14	11
Not entitled to benefits { New	3	1	..	..	2	4	..	1	12	4	..	..	13	4	12	5	16	14
Total	65	50	12	..	44	31	44	30	37	36	9	8	167	164	51	58	123	132
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	3		..		4		1		4		..		18		16		25	
Departures { By death	1		..		1		..		..		..		2[2]		1		..	
Departures { Otherwise	17		12		16		15		5		1		19		8		16	
Number of members sick	5		1		2		3		2		..		33		6		17	
Period of sickness	10 w.		42 w. 4 d.		24 w. 3 d.		68 w.		7 w.		..		196 w. 2 d.		19 w. 1 d.		108 w. 4 d.	
Deaths of registered wives	..		..		..		1		..		..		..		1		..	

[1] These sums were paid to Grand Lodge, and the members received into the Pioneer Lodge as clearance members from the Grand Lodge.—[2] No funeral donation was paid on account of one of these members.

[3] Funeral donation on account of member's wife who died in 1883.

INDEPENDENT ORDER OF ODD FELLOWS.

Name of branch / Where situated / Year when established	Columbia. Carlton. 1871.		Sandhurst. Sandhurst. 1871.		Devonshire. Castlemaine. 1871.		Philanthropic. Williamstown. 1872.		Yarraville. Yarraville. 1873.		Carlton. Fitzroy. 1873.		Buckingham. Footscray. 1873.		Excelsior. Smythesdale. 1873.		West Melbourne. Melbourne. 1873.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 655 15 4	£ s. d. 132 6 1	£ s. d. 268 19 9	£ s. d. 302 6 7	£ s. d. 143 13 10	£ s. d. —3 9 8	£ s. d. 186 1 2	£ s. d. 64 4 9	£ s. d. 235 13 7	£ s. d. —6 10 6	£ s. d. 348 11 10	£ s. d. 1 10 0	£ s. d. 72 17 4	£ s. d. 29 14 11	£ s. d. 261 8 8	£ s. d. 3 10 1	£ s. d. 297 10 2	£ s. d. 6 16 1
RECEIPTS.																		
Contributions	431 11 1	431 10 11	334 7 5	334 6 5	39 2 11	44 3 10	225 7 7	230 17 10	138 2 10	153 18 8	195 9 9	195 9 8	128 19 6	134 6 7	55 0 0	60 16 6	88 15 1½	88 15 1½
Levies	..	..	30 15 0	..	..	..	..	..	..	..	..	..	..	21 2 6	..	7 3 0	..	..
Initiation fees, &c.	5 1 0	45 10 0	2 1 0	21 10 6	..	0 17 6	4 8 6	13 1 6	3 11 0	15 19 6	1 17 6	13 19 6	1 12 6	7 18 0	..	..	2 10 0	12 16 0
Interest	36 10 10	7 0 0	22 4 0	6 5 0	2 10 0	..	10 0 0	..	12 0 0	..	20 10 9	..	2 8 0	..	17 14 0	..	10 10 0	..
Funeral donations	90 0 0	..	70 0 0	..	..	..	20 0 0	..	..	..	30 0 0	..	70 0 0	..	..	..	..	..
Other receipts	0 18 0	27 17 6	109 3 8	27 11 6	0 4 0	5 3 5	0 10 0	11 9 6	0 6 0	49 10 5	1 18 0	17 9 9	..	17 15 3	0 3 0	15 7 6	1 11 0	14 13 9½
Total Receipts	564 0 11	511 18 5	568 11 1	389 13 5	41 16 11	50 4 9	260 6 1	255 8 10	153 19 10	219 8 7	249 16 0	226 18 11	203 0 0	181 2 4	72 17 0	83 7 0	103 6 1½	116 4 11
Total	1,219 16 3	644 4 6	837 10 10	692 0 0	185 10 9	46 15 1	446 7 3	319 13 7	389 13 5	212 18 1	598 7 10	228 8 11	275 17 4	210 17 3	334 5 8	86 17 1	400 16 3½	123 1 0
EXPENDITURE.																		
Sick pay	196 0 10	..	269 4 2	..	28 0 0	..	101 12 7	..	44 1 6	..	101 12 1	..	98 3 4	..	40 13 4	..	41 0 4	..
Medical attendance	..	279 14 11	..	209 13 0	..	30 5 0	..	201 7 6	..	111 13 1	..	134 5 10	..	109 13 6½	..	45 0 5	..	52 16 6
Funeral donations	90 0 0	..	70 0 0	..	..	..	20 0 0	..	..	..	30 0 0	..	70 0 0	..	..	..	..	..
Levies	111 12 0	36 11 9	87 18 0	28 18 9	11 0 0	4 14 6	58 4 0	19 10 7	37 3 6	11 12 6	50 1 6	16 0 2	32 8 0	12 9 10½	13 12 0	4 18 6	28 1 6	11 9 7
Management	..	113 6 6	..	86 5 4	..	19 9 10	..	43 9 10	..	43 7 6	..	59 15 9	..	29 3 9	..	29 19 10	..	39 16 4
Other expenditure	..	34 2 0	..	144 19 1	0 5 2[1]	0 4 0	1 12 0[2]	20 8 0	37 12 5[3]	14 14 9	..	18 4 3	..	20 16 9	..	4 8 6	..	14 9 3
Total Expenditure	397 12 10	463 15 2	427 2 2	469 16 2	39 5 2	54 13 4	181 8 7	284 15 11	118 17 5	181 7 10	181 13 7	228 6 0	200 11 4	172 3 11	54 5 4	84 7 3	69 1 10	118 11 8
Balance	822 3 5	180 9 4	410 8 8	222 3 10	146 5 7	—7 18 3	264 18 8	34 17 8	270 16 0	31 10 3	416 14 3	0 2 11	75 6 0	38 13 4	280 0 4	2 9 10	331 14 5½	4 9 4
DISPOSAL OF FUNDS.																		
Invested at interest	812 0 0	100 0 0	350 0 0	57 18 11	50 0 0	..	100 0 0	..	260 0 0	..	306 8 9	..	75 6 0	4 14 0	260 0 0	..	296 15 8	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	10 3 5	80 9 4	60 8 8	164 4 11	88 7 4	—7 18 3	164 18 8	34 17 8	10 16 0	31 10 3	110 5 6	0 2 11	..	33 19 4	20 0 4	2 9 10	34 18 9½	4 9 4
Illegally expended, Incdntl. Fnd.	..	..	..	..	7 18 3	..	..	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
NUMBER OF MEMBERS.																		
Entitled to benefits	242	267	208	202	24	24	130	143	82	83	110	116	75	78	34	30	47	46
Not entitled to benefits { Unfinancial	24	14	19	13	4	3	19	10	9	10	9	7	5	5	..	2	9	8
Not entitled to benefits { New	19	22	10	11	..	..	10	11	4	8	7	10	7	7	..	..	5	9
Total	285	303	237	226	28	27	159	164	95	101	126	133	87	90	34	32	61	63
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	59		17		2		23		19		18		16		..		17	
Departures { By death	3		3		..		..		..		..		3		..		..	
Departures { Otherwise	38		25		3		18		13		11		10		2		15	
Number of members sick	34		54		9		30		14		20		16		5		10	
Period of sickness	218 w. 1 d.		290 w. 2 d.		28 w.		108 w. 4 d.		48 w. 4 d.		107 w. 4 d.		98 w. 1 d.		40 w. 4 d.		41 w.	
Deaths of registered wives	3		1		..		2		..		3		1		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Exchange on cheque, 1s.; error in balance, 4s. 2d.

[2] The balance brought forward from 1882 to 1883 was less by this amount than at the end of 1882.

[3] Error in 1879.

INDEPENDENT ORDER OF ODD FELLOWS.

Name of branch / Where situated / Year when established	Prince Arthur. Fitzroy. 1873.		Aurora. Corindhap. 1874.		Brunswick. Brunswick. 1874.		Rodney. Echuca. 1875.		St. Crispin. Collingwood. 1876.		Frederick. North Richmond. 1876.		Wimmera. Stawell. 1876.		Hawthorn. Hawthorn. 1877.		Colfax. Richmond. 1877.		Lincoln. Fitzroy. 1878.	
	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incdntl. Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funeral Fnd.	Incdntl. Fund.	Sick and Funrl. Fd.	Incidntal. Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	367 12 6	83 7 3	92 1 1	0 19 7½	126 5 10½	55 11 3½	546 11 8½	53 13 3½	644 8 1	8 5 6	400 18 9	14 18 9	226 2 7½	13 15 7½	130 3 7	6 18 6	290 17 9	0 16 9	115 2 11	50 17 10
RECEIPTS.																				
Contributions	199 3 9	199 3 9	25 8 1½	25 8 1½	97 19 4	97 19 4	263 3 4½	263 3 4½	291 8 5	318 1 4	192 11 6	200 19 6	99 1 5	99 1 5	81 6 10½	83 8 4½	116 7 11	117 7 10	139 5 3	139 5 3
Levies	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Initiation fees, &c.	3 2 6	19 6 0	..	2 5 0	2 2 0	12 0 0	18 12 6	28 1 6	2 2 0	14 4 6	3 4 0	11 11 0	3 17 6	9 18 6	0 12 6	8 15 6	6 13 0	17 17 0	6 14 6	20 9 0
Interest	19 14 0	4 15 7	2 2 0	..	8 0 0	1 10 0	44 17 0	..	40 17 8	..	28 10 6	..	..	0 17 10	6 6 4	..	16 0 0	..	8 2 6	3 9 7
Funeral donations	..	..	..	..	40 0 0	..	20 0 0	..	80 0 0	..	30 0 0	..	20 0 0	..	20 0 0	..	40 0 0	..	20 0 0	..
Other receipts	4 3 0½	53 18 3½	..	0 0 6	0 19 4	18 4 0	0 4 0	24 15 0	..	23 19 3	0 7 0	13 4 3	1 13 6	17 13 0	..	2 13 0	..	35 3 3	0 6 0	22 11 6
Total Receipts	226 3 3½	277 3 7½	27 10 1½	27 13 7½	149 0 8	129 13 4	346 16 10½	315 19 10½	414 8 1	356 5 1	254 13 0	225 14 9	124 12 5	127 10 9	108 5 8½	94 16 10½	179 0 11	170 8 1	174 8 3	185 15 4
Total	593 15 9½	360 10 10½	119 11 2½	28 13 3	275 6 6½	185 4 7½	893 8 7	369 13 2	1,058 16 2	364 10 7	655 11 9	240 13 6	350 15 0½	141 6 4½	238 9 3½	101 15 4½	469 18 8	171 4 10	289 11 2	236 13 2
EXPENDITURE.																				
Sick pay	112 5 0	..	7 0 0	..	35 3 4	..	105 3 4	..	165 10 0	..	134 6 8	..	95 16 8	..	22 16 8	..	54 3 4	..	84 7 11	..
Medical attendance	..	105 12 6	..	4 15 6	..	57 0 2	..	217 19 9	..	223 11 10	..	127 1 10	..	86 17 2	..	66 8 0	..	80 15 6	..	90 12 9½
Funeral donations	..	..	..	..	40 0 0	..	20 0 0	..	80 0 0	..	30 0 0	..	20 0 0	..	20 0 0	..	40 0 0	..	20 0 0	..
Levies	50 6 6	16 5 8	4 14 0	1 13 1	24 0 0	7 17 0	72 6 0	24 11 0	83 11 6	27 9 11	48 13 0	15 18 5	26 1 8	9 2 11	21 6 0	7 6 4	28 2 0	10 17 0½	35 14 0	11 19 6
Management	..	41 0 9	..	14 16 4½	..	25 14 0	..	68 3 6	..	81 4 0	..	49 5 3	..	24 12 1	..	24 13 8	..	37 12 7½	..	39 13 9
Other expenditure	..	72 13 11	..	..	..	35 0 10½	..	30 12 0	..	33 19 9	..	14 11 6	..	1 4 4	..	2 18 3	..	31 14 0	..	15 11 0
Total Expenditure	162 11 6	235 12 10	11 14 0	21 4 11½	99 3 4	125 12 0½	197 9 4	341 6 3	329 1 6	366 5 6	212 19 8	206 17 0	141 18 4	121 16 6	64 2 8	101 6 3	122 5 4	160 19 2	140 1 11	157 17 0½
Balance	431 4 3½	124 18 0½	107 17 2½	7 8 3½	176 3 2½	59 12 7	695 19 3	28 6 11	729 14 8	—1 14 11	442 12 1	33 16 6	208 16 8½	19 9 10½	174 6 7½	0 9 1½	347 13 4	10 5 8	149 9 3	78 16 1½
DISPOSAL OF FUNDS.																				
Invested at interest	423 0 11	110 9 5	59 10 0	..	150 0 0	25 0 0	682 10 9	0 14 0	699 2 9	..	442 12 1	7 7 11	..	..	151 0 0	..	300 0 0	..	139 9 3	75 8 0
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	10 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	8 3 4½	14 8 7½	38 7 2½	7 8 3½	26 3 2½	34 12 7	13 8 6	27 12 11	28 17 0	—1 14 11	..	26 8 7	208 16 8½	19 9 10½	23 6 7½	0 9 1½	47 13 4	10 5 8	10 0 0	3 8 1½
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	1 14 11	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	At beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Begin. of year.	At end of year.	Beginning of year.	At end of year.
Entitled to benefits	104	110	4	11	46	62	139	154	186	203	107	117	55	55	44	55	57	68	68	82
Not entitled to benefits { Unfinancial	13	16	10	1	1	6	17	21	12	10	12	2	10	8	10	9	8	7	8	19
Not entitled to benefits { New	12	14	..	..	8	2	28	23	14	11	5	9	3	4	19	4	6	9	7	10
Total	129	140	14	12	55	70	184	198	212	224	124	128	68	67	73	68	71	84	83	111
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																				
Admitted	28		1		20		36		28		19		12		12		23		44	
Departures { By death	..		..		1		1		3		1		1		1		2		1	
Departures { Otherwise	17		3		4		21		13		14		12		16		8		15	
Number of members sick	13		2		11		22		32		15		12		7		12		13	
Period of sickness	129 w. 3 d.		7 w.		35 w. 1 d.		106 w. 1 d.		182 w.		145 w. 2 d.		96 w. 2 d.		22 w. 5 d.		54 w. 1 d.		102 w. 2 d.	
Deaths of registered wives	..		..		2		..		2		1		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

INDEPENDENT ORDER OF ODD FELLOWS.

Name of branch / Where situated / Year when established	Abbotsford. Collingwood. 1878.		Harmony. Carlton. 1878.		Spring Hill. Creswick. 1880.		Shepparton. Shepparton. 1880.		Murtoa. Murtoa. 1881.		Ridgely. Numurkah. 1882.		Wildey. Port Melbourne. 1882.		Grangeburn. Hamilton. 1882.		Garfield. Allandale. 1882.		Belvoir. Wodonga. 1883.	
	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Fun. Fd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	224 14 7½	20 18 3½	376 13 6½	114 4 1½	66 18 0	26 17 8	165 8 11	19 17 10	7 4 4	13 15 2	90 9 4	5 11 11	83 6 11	—1 18 6	36 18 11½	—9 5 4	53 7 2½	1 0 2½	38 14 5	—24 1 11
RECEIPTS.																				
Contributions	161 18 5	162 0 11	283 13 7	284 18 6	90 4 7	90 4 7	82 12 4	82 12 10	70 11 0	70 11 0	127 2 10	127 12 10	106 13 3	107 8 3	67 15 10½	69 13 4½	127 8 0	127 8 0	53 2 0	53 2 0
Levies	..	..	..	..	..	..	..	29 13 0	..	0 17 0	..	22 17 3	..	..	..	..	..	..	..	4 12 6
Initiation fees, &c.	0 19 6	9 2 0	4 2 0	18 2 0	1 18 0	7 0 6	6 2 6	22 8 6	1 15 6	8 18 0	18 6 0	59 16 0	5 17 6	28 1 6	3 17 0	27 7 0	3 19 6	19 19 6	0 7 0	13 13 0
Interest	9 0 0	..	17 12 2	5 9 0	..	..	10 10 0	..	..	..	3 10 0	..	4 10 0	..	..	..	..	..	0 12 6	..
Funeral donations	60 0 0	..	..	..	..	..	20 0 0	..	20 0 0	..	20 0 0	..	..	..	..	..	20 0 0	..	..	..
Other receipts	0 14 0	12 4 4½	1 8 0	30 0 0	..	12 16 7	0 3 0	16 0 4	15 2 0	47 4 0	9 8 11	12 5 0	0 8 0	13 6 0	..	3 7 6	10 1 0	13 17 6	..	4 18 1
Total Receipts	232 11 11	183 7 3½	306 15 9	338 9 6	92 2 7	110 1 8	119 7 10	150 14 8	107 8 6	127 10 0	178 7 9	222 11 1	117 8 9	148 15 9	71 12 10½	100 7 10½	161 8 6	161 5 0	54 1 6	76 5 7
Total	457 6 6½	204 5 7	683 9 3½	452 13 7½	159 0 7	136 19 4	284 16 9	170 12 6	114 12 10	141 5 2	268 17 1	228 3 0	200 15 8	146 17 3	108 11 10	91 2 6½	214 15 8½	162 5 2½	92 15 11	52 3 8
EXPENDITURE.																				
Sick pay	51 11 8	..	88 5 0	..	59 3 4	..	10 6 8	..	18 11 8	..	22 13 4	..	43 6 8	..	6 0 0	..	109 5 0	..	5 5 8	..
Medical attendance	..	96 11 6	..	184 16 3	..	60 2 11	..	89 15 0	..	77 5 8	..	135 11 2	..	77 9 3	..	38 0 0	..	70 10 1	..	48 0 0
Funeral donations	60 0 0	..	..	..	..	..	20 0 0	..	20 0 0	..	40 0 0	..	..	..	..	..	20 0 0	..	..	..
Levies	40 11 6	13 17 11	77 15 0	30 8 1½	24 14 6	10 14 8	24 6 6	11 10 4	17 18 0	5 7 5	23 9 6	11 11 7	25 19 0	8 11 9	16 12 0	6 4 6	24 4 0	7 12 10½	13 15 0	4 14 6
Management	..	55 4 6	..	89 7 8	..	30 3 7	..	41 7 8	..	11 14 6	..	46 5 0	..	29 12 6	..	25 1 0	..	32 6 9	..	17 9 0
Other expenditure	1 2 0[1]	13 16 7½	..	41 14 4	..	7 4 9	..	66 12 8	..	4 1 5	..	34 6 9	..	5 19 3½	..	6 11 11	..	9 2 11	..	2 10 5
Total Expenditure	153 5 2	179 10 6½	166 0 0	346 6 4½	83 17 10	108 5 11	54 13 2	209 5 8	56 9 8	98 9 0	86 2 10	227 14 6	69 5 8	121 12 9½	22 12 0	75 17 5	153 9 0	119 12 7½	19 0 8	72 13 11
Balance	304 1 4½	24 15 0½	517 9 3½	106 7 3	75 2 9	28 13 5	230 3 7	—38 13 2	58 3 2	42 16 2	182 14 3	0 8 6	131 10 0	25 4 5½	85 19 10	15 5 1½	61 6 8½	42 12 7	73 15 3	—20 10 3
DISPOSAL OF FUNDS.																				
Invested at interest	250 0 3	..	340 0 0	100 0 0	45 0 0	25 0 0	150 0 0	..	25 0 0	..	100 0 0	..	100 0 0	..	65 0 0	..	60 0 0	..	40 0 0	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	54 1 1½	24 15 0½	177 9 3½	6 7 3	30 2 9	3 13 5	41 10 5	—38 13 2	33 3 2	42 16 2	82 14 3	0 8 6	31 10 0	25 4 5½	20 19 10	15 5 1½	1 6 8½	42 12 7	13 5 0	—20 10 3
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	38 13 2	..	..	..	..	..	..	..	..	..	..	..	20 10 3	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	30 0 0	..	..	..	..	61 6 8½	..	..	..
NUMBER OF MEMBERS.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Begin. of year.	At end of year.
Entitled to benefits	94	86	173	161	43	56	38	44	34	36	34	95	49	60	14	39	56	71	29	26
Not entitled { Unfinancial	21	13	18	21	13	5	21	22	9	5	19	3	16	6	8	10	8	12	8	8
to benefits { New	8	6	14	20	2	3	9	10	3	8	13	10	9	19	7	11	18	15	3	8
Total	123	105	205	202	58	64	68	76	46	49	66	108	74	85	29	60	82	98	40	42
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																				
Admitted	11		28		8		26		12		58		34		40		25		15	
Departures { By death	2		..		..		1		1		2		..		..		1		..	
Departures { Otherwise	27		31		2		17		8		14		23		9		8		13	
Number of members sick	11		22		19		4		3		8		13		3		26		2	
Period of sickness	51 w. 4 d.		123 w.		59 w. 1 d.		10 w. 2 d.		22 w. 2 d.		22 w. 4 d.		43 w. 2 d.		6 w.		109 w. 1 d.		5 w. 2 d.	
Deaths of registered wives	2		..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund, or is the net balance after deducting debts.

[1] Error in sick pay, 1881.

INDEPENDENT ORDER OF ODD FELLOWS.

Name of branch / Where situated / Year when established	Flemington. Flemington. 1883.		Rochester. Rochester. 1883.		Irrewillipe. Irrewillipe. 1883.		Heytesbury. Cobden. 1884.		Star of the North. Nathalia. 1884.		Kidston. Clifton Hill. 1884.		Templeton. Preston. 1884.		Grand Lodge Funds.		Total of Society.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	43 16 5½	6 4 5½	22 9 9	0 2 4½	11 0 10	1 15 5	..	..	..	..	..	..	..	..	11,340 13 8	234 5 5	28,575 1 10	4,396 9 9½
RECEIPTS.																		
Contributions	95 18 2	96 10 8	81 6 1½	81 18 7½	46 4 1½	46 4 1½	17 13 6	17 13 3	55 19 8	55 19 10	14 13 11	14 13 10	10 12 5	10 12 5	..	..	7,531 0 10	7,731 16 5
Levies	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1,961 16 11½	678 14 9	30 15 0	104 3 3
Initiation fees, &c.	1 16 0	17 16 0	10 17 0	24 0 6	1 7 6	8 6 0	1 15 0	11 5 0	6 17 0	41 12 0	1 14 6	12 16 6	5 0 0	27 11 0	..	..	185 9 0	814 5 6
Interest	..	..	..	..	..	..	..	..	..	..	..	..	..	..	883 4 11	..	1,780 7 8	267 13 9
Funeral donations	..	..	..	..	..	..	..	..	..	..	10 0 0	..	..	..	..	..	..	..
Other receipts	..	12 8 6	..	12 15 10½	..	9 4 9	..	4 15 0	..	14 12 6	..	0 15 0	..	0 16 0	89 0 4½	215 12 11	396 12 10	1,485 5 0½
Total Receipts	97 14 2	126 15 2	92 3 1½	118 15 0	47 11 7½	63 14 10½	19 8 6	33 13 3	62 16 8	112 4 4	26 8 5	28 5 4	15 12 5	38 19 5	2,934 2 3	894 7 8	9,924 5 4	10,403 3 11½
Total	141 10 7½	132 19 7½	114 12 10½	118 17 4½	58 12 5½	65 10 3½	19 8 6	33 13 3	62 16 8	112 4 4	26 8 5	28 5 4	15 12 5	38 19 5	14,274 15 11	1,128 13 1	38,499 7 2	14,799 13 9
EXPENDITURE.																		
Sick pay	12 6 8	..	9 16 8	..	18 13 4	..	..	..	16 0 0	..	..	..	..	..	..	..	3,867 14 0	..
Medical attendance	..	69 6 6	..	88 5 6	..	42 7 5	..	9 0 0	..	60 19 11	..	4 18 3	..	3 10 0	..	..	..	5,681 16 5½
Funeral donations	..	..	..	..	..	..	..	..	..	..	10 0 0	..	..	..	1,400 0 0	..	1,377 18 6	..
Levies	24 7 6	8 11 11	22 1 0	7 0 5	12 10 0	3 18 2	7 2 0	2 7 8	15 15 4	5 6 9	1 18 0	5 10 7	1 19 6	0 11 10	..	..	..	..
Management	..	29 12 8	..	15 14 0	..	9 1 3	..	5 17 0	..	14 4 11	..	5 12 0	..	18 14 7	..	860 15 0	..	3,056 16 5
Other expenditure	..	17 14 0	10 0 0[1]	7 6 11	..	6 13 7½	0 5 0[2]	8 14 7	..	29 14 0	1 16 8[2]	4 6 2	..	0 14 0	40 0 0	54 10 0	124 19 10	1,441 10 8
Total Expenditure	36 14 2	125 5 1	41 17 8	118 6 10	31 3 4	62 0 5½	7 7 0	25 19 3	31 15 4	110 5 7	13 14 8	20 7 0	1 19 6	23 10 5	1,440 0 0	915 5 0	5,370 12 4	10,180 3 6½
Balance	104 16 5½	7 14 6½	72 15 2½	0 10 6½	27 9 1½	3 9 10	12 1 6	7 14 0	31 1 4	1 18 9	12 13 9	7 18 4	13 12 11	15 9 0	12,834 15 11	213 8 1	33,128 14 10	4,619 10 2½
DISPOSAL OF FUNDS.																		
Invested at interest	75 0 0	..	50 0 0	..	..	..	..	..	..	..	..	..	..	..	12,651 10 10	..	29,157 3 3	3,272 14 9½
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1,509 19 6	129 0 6
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	10 0 0	..
Cash not bearing interest	29 16 5½	7 14 6½	22 15 2½	0 10 6½	27 9 1½	3 9 10	12 1 6	7 14 0	31 1 4	1 18 9	12 13 9	7 18 4	13 12 11	15 9 0	183 5 1	213 8 1	2,382 15 6	1,217 14 11
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	68 16 7	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	31 5 0
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	43	57	..	45	..	27	..	12	..	37	..	15	..	10	..	..	3,991	4,483
Not entitled to benefits { Unfinancial	6	11	1	4	..	2	..	6	..	9	..	1	..	3	..	..	526	456
Not entitled to benefits { New	13	8	40	12	26	9	..	..	..	6	..	5	..	12	..	..	493	448
Total	62	76	41	61	26	38	..	..	..	52	..	21	..	25	..	..	5,010	5,387
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	22		25		12		18		52		21		25		..		1,111	
Departures { By death	..		..		..		..		..		..		..		..		52	
Departures { Otherwise	8		5		..		..		..		..		..		..		682	
Number of members sick	6		2		2		..		1		..		..		..		731	
Period of sickness	12 w. 2 d.		9 w. 5 d.		18 w. 4 d.		..		16 w.		..		..		..		4,296 w. 2 d.	
Deaths of registered wives	..		..		..		..		..		1		..		..		35	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.——[1] Sick pay on account of a lodge in New South Wales.——[2] Sick pay to another lodge.

GRAND UNITED ORDER OF FREE GARDENERS.

Name of branch / Where situated / Year when established	Victoria. Melbourne. 1864.		Ivy. Bacchus Marsh. 1866.		Carlton. Carlton. 1869.		Olive Branch. South Yarra. 1869.		Fitzroy. Fitzroy. 1869.		Southern Cross. Prahran. 1872.		Hotham. Hotham. 1875.		Emerald. South Melbourne. 1875.		City of Collingwood. Collingwood. 1876.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,226 12 7	4 1 11	199 13 10	5 1 7	357 14 4½	10 7 8½	390 1 5½	3 2 0½	203 13 5	24 14 8	309 3 3½	13 1 10½	193 7 2½	31 16 4½	269 17 8	23 8 4	71 2 10	40 0 3
RECEIPTS.																		
Contributions	49 16 9	49 16 9	24 16 9	24 11 9	41 14 3	41 14 3	79 2 1½	70 17 9½	102 1 0	84 19 6	79 11 8½	79 11 8½	116 0 3	116 0 3	86 19 8	86 19 7	54 10 10	44 15 8
Levies	..	11 8 0	..	1 13 0	..	8 15 6	..	16 8 0	..	20 0 6	..	19 6 6	..	27 12 0	..	31 8 0	..	10 2 6
Initiation fees, &c.	..	3 0 0	..	..	..	7 6 0	1 1 0	4 5 6	..	5 5 6	3 0 0	5 10 0	..	16 2 6	..	10 9 6	..	3 1 6
Interest	78 12 0	..	5 0 0	..	20 0 0	..	20 17 10	..	7 18 7	..	17 16 11	..	10 0 0	1 10 0	15 2 3	..	2 4 2	1 9 5
Receipts from grand lodge	70 1 8	..	20 0 0	..	36 3 4	..	119 3 8	..	118 14 7	..	57 6 8	..	30 3 4	..	107 12 10	..	72 9 2	..
Other receipts	..	4 17 0	..	..	..	7 2 9	..	7 4 0	..	6 5 0	..	27 8 9	..	14 13 0	..	13 9 6	1 16 8	5 19 0
Total Receipts	198 10 5	69 1 9	49 16 9	26 4 9	97 17 7	64 18 6	220 4 7½	98 15 3½	228 14 2	116 10 6	157 15 3½	131 16 11½	156 3 7	175 17 9	209 14 9	142 6 7	131 0 10	65 8 1
Total	1,425 3 0	73 3 8	249 10 7	31 6 4	455 11 11½	75 6 2½	610 6 1	101 17 4	432 7 7	141 5 2	466 18 7	144 18 10	349 10 9½	207 14 1½	479 12 5	165 14 11	202 3 8	105 8 4
EXPENDITURE.																		
Sick pay	62 2 2	..	8 0 0	..	17 6 8	..	89 7 4	..	55 6 10	..	41 3 4	..	25 3 4	..	74 18 6	..	32 13 4	..
Medical attendance	..	37 0 5	..	25 18 7	..	38 15 1½	..	62 11 0	..	77 16 10	..	82 9 6	..	80 12 0	..	94 18 6	..	37 18 7
Funeral donations	30 0 0	..	..	..	20 0 0	..	40 0 0	..	50 0 0	..	..	..	..	..	40 0 0	..	20 0 0	..
Grand lodge levies	46 3 2	7 7 0	27 4 10	4 7 0	40 12 8	6 9 0	69 18 9	11 3 0	89 2 5	14 4 0	75 11 8	12 1 0	109 19 11	17 9 0	79 14 2	12 14 0	46 10 0	7 8 0
Management	..	18 17 6	..	..	..	17 17 0	..	20 4 5	..	28 14 9	..	26 2 7	..	36 4 9	..	30 14 9	..	15 14 9
Other expenditure	..	1 6 6	..	0 2 0	..	6 4 0½	..	2 0 6	..	2 2 0	..	6 0 9	..	10 1 10	..	7 11 0	..	4 3 0
Total Expenditure	138 5 4	64 11 5	35 4 10	30 7 7	77 19 4	69 5 2	199 6 1	95 18 11	194 9 3	122 17 7	116 15 0	126 13 10	135 3 3	144 7 7	194 12 8	145 18 3	99 3 4	65 4 4
Balance	1,286 17 8	8 12 3	214 5 9	0 18 9	377 12 7½	6 1 0½	411 0 0	5 18 5	237 18 4	18 7 7	350 3 7	18 5 0	214 7 6½	63 6 6½	284 19 9	19 16 8	103 0 4	40 4 0
DISPOSAL OF FUNDS.																		
Invested at interest	1,230 0 0	..	100 0 0	..	275 0 0	..	369 0 7	..	237 18 4	18 7 7	300 0 0	..	..	50 0 0	284 19 9	17 19 9	103 0 4	30 10 9
Invested in halls	..	..	100 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	160 0 0	..	..	..	..	..
Cash not bearing interest	56 17 8	8 12 3	14 5 9	0 18 9	102 12 7½	6 1 0½	41 19 5	5 18 5	..	..	50 3 7	18 5 0	54 7 6½	13 6 6½	..	1 16 11	..	9 13 3
Debts due by branch	..	2 15 0	..	..	..	..	..	17 10 6	..	6 6 0	..	12 15 9	..	7 2 4	..	7 9 2	..	3 5 0
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	32	37	26	17	23	28	50	54	56	66	50	59	57	77	53	56	39	37
Not entitled to benefits { Unfinancial	5	2	..	2	2	2	1	..	6	3	3	2	4	3	9	8	2	3
Not entitled to benefits { New	3	1	..	..	4	5	3	2	16	1	6	2	23	8	8	10	4	3
Total	40	40	26	19	29	35	54	56	78	70	59	63	84	88	70	74	45	43
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	2		..		9		7		7		11		18		16		6	
Departures { By death	1		..		2[1]		2		3		..		..		2		1	
Departures { Otherwise	1		7		1		3		12		7		14		10		7	
Number of members sick	6		4		3		14		15		8		6		15		9	
Period of sickness	71 w. 5 d.		8 w.		17 w. 2 d.		95 w. 2 d.		71 w. 4 d.		41 w. 1 d.		25 w. 1 d.		78 w. 5 d.		32 w. 5 d.	
Deaths of registered wives	1		..		..		..		1		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund, or is the net balance after deducting debts.

[1] One not entitled to benefit at time of death.

GRAND UNITED ORDER OF FREE GARDENERS.

Name of branch Where situated Year when established	Star of Richmond. Richmond. 1876.		Bendigo. Sandhurst. 1876.		Royal Charter. North Port Melbourne. 1876.		Prince of Wales. Williamstown. 1879.		Ballarat. Ballarat. 1881.		Unity. Port Melbourne. 1882.		Grand Lodge Funds.		Total of Society.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	88 4 3	3 17 10½	50 6 2	—12 8 9	119 4 9	6 10 1	77 17 4	1 3 10	74 6 2	25 12 2	39 1 4	0 6 3½	270 0 0	62 7 9	3,940 6 8	243 4 0
RECEIPTS.																
Contributions	48 16 4	38 14 2	26 19 11	27 18 3	92 11 8	77 18 4	56 17 1	69 8 11	100 11 0	100 11 0	52 13 11	48 15 7½	..	..	1,013 3 3	962 13 6½
Levies	..	12 13 6	..	0 15 0	..	13 17 0	..	3 12 6	..	..	..	12 16 0	914 2 7	145 12 0	..	190 8 0
Initiation fees, &c.	..	11 1 0	..	0 5 0	..	10 11 0	1 1 0	3 5 0	..	3 10 0	..	3 5 0	..	..	5 2 0	86 17 6
Interest	2 15 10	..	..	..	..	..	1 5 6	..	0 3 6	..	1 10 11	..	2 2 0	..	185 9 6	2 19 5
Receipts from grand lodge	77 6 10	..	11 13 4	..	134 3 4	..	31 10 0	..	55 6 8	..	21 13 4	..	..	..	..	..
Other receipts	..	11 0 3	..	14 5 6	..	4 9 0	..	14 2 6	..	7 19 6	..	14 18 0	7 18 1	46 3 4	9 14 9	199 17 1
Total Receipts	128 19 0	73 8 11	38 13 3	43 3 9	226 15 0	106 15 4	90 13 7	90 8 11	156 1 2	112 0 6	75 18 2	79 14 7½	924 2 8	191 15 4	1,213 9 6	1,442 15 6½
Total	217 3 3	77 6 9½	88 19 5	30 15 0	345 19 9	113 5 5	168 10 11	91 12 9	230 7 4	137 12 8	114 19 6	80 0 11	1,194 2 8	254 3 1	5,153 16 2	1,685 19 6½
EXPENDITURE.																
Sick pay	44 10 2	..	16 3 4	..	67 0 0	..	26 0 0	..	69 10 0	..	18 0 0	..	663 8 9	..	647 5 0	..
Medical attendance	..	42 3 3	..	32 0 0	..	84 9 0	..	52 6 3	..	82 9 7	..	42 17 11	..	..	..	874 6 6½
Funeral donations	20 0 0	..	..	..	40 0 0	..	..	..	10 0 0	..	..	..	300 0 0	..	270 0 0	..
Grand lodge levies	38 6 8	6 2 0	11 9 5	1 18 0	84 13 7	13 10 0	47 9 4	7 11 0	95 3 0	15 3 0	52 3 0	8 6 0	..	..	..	..
Management	..	13 9 9	..	18 17 10	..	21 14 0	..	21 7 10	..	29 14 0	..	15 2 0	..	112 16 9	..	427 12 8
Other expenditure	..	4 3 9	..	17 10 9	20 0 0[2]	0 18 6	..	12 15 0	..	0 14 6	..	9 2 9	..	52 9 9	20 0 0	137 6 7½
Total Expenditure	102 16 10	65 18 9	27 12 9	70 6 7	211 13 7	120 11 6	73 9 4	94 0 1	174 13 0	128 1 1	70 3 0	75 8 8	963 8 9	165 6 6	937 5 0	1,439 5 10
Balance	114 6 5	11 8 0½	61 6 8	—39 11 7	134 6 2	—7 6 1	95 1 7	—2 7 4	55 14 4	9 11 7	44 16 6	4 12 3	230 13 11	88 16 7	4,216 11 2	246 13 8½
DISPOSAL OF FUNDS.																
Invested at interest	96 17 10	..	..	..	75 0 0	..	52 10 6	..	..	..	36 8 0	..	230 13 11	..	3,391 9 3	116 18 1
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	100 0 0	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	160 0 0	..
Cash not bearing interest	17 8 7	11 8 0½	21 15 1	—39 11 7	52 0 1	—7 6 1	40 3 9	—2 7 4	55 14 4	9 11 7	8 8 6	4 12 3	..	88 16 7	515 16 11	129 15 7½
Illegally expended, Incdntl. Fnd.	..	..	39 11 7	..	7 6 1	..	2 7 4	..	..	..	..	..	..	..	49 5 0	..
Debts due by branch	..	..	..	..	..	..	..	..	..	11 1 8	..	..	..	27 17 0	..	96 2 5
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	24	30	35	16	58	64	31	36	75	70	39	36	..	..	648	683
Not entitled to benefits { Unfinancial	4	5	16	4	..	7	2	3	..	3	6	3	..	..	60	50
Not entitled to benefits { New	6	12	4	..	8	2	5	..	6	1	7	3	..	..	103	50
Total	34	47	55	20	66	73	38	39	81	74	52	42	..	..	811	783
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	21		..		13		4		3		5		..		122	
Departures { By death	1		1[1]		1		..		..		..		..		14	
Departures { Otherwise	7		34		5		3		10		15		..		136	
Number of members sick	6		6		15		6		14		7		..		134	
Period of sickness	78 w. 1 d.		16 w. 1 d.		67 w.		26 w.		69 w. 3 d.		18 w.		..		717 w.	
Deaths of registered wives	..		..		2		..		1		..		..		5	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.——[1] Funeral donation not yet paid.——[2] Repayment of overdraft.

ORDER OF SAINT ANDREW.—SCOTTISH CONSTITUTION.

Name of branch / Where situated / Year when established	Bendigo. Sandhurst. 1866.		Ballarat. Ballarat. 1870.		Geelong. Geelong. 1870.		Inglewood. Inglewood. 1871.		Caledonia. Caledonia. 1871.		Pride of Scotia. Melbourne. 1874.		Grand Lodge Funds.		Total of Society.*	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	676 14 1	26 8 1	694 10 7	55 10 1	226 13 10	156 13 10	117 4 6	—19 12 3	310 7 1	198 2 8	154 6 6	—22 17 5	837 14 7	30 11 8	3,017 11 2	424 16 8
RECEIPTS.																
Contributions	163 13 8	187 17 4	144 8 4	170 18 8	82 9 1	96 4 2	18 12 8	21 7 4	65 2 0	77 8 0	34 6 0	41 18 0	..	..	508 11 9	595 13 6
Levies	..	..	..	..	..	..	..	..	..	..	..	10 17 0	140 10 0	70 5 0	..	10 17 0
Initiation fees, &c.	0 10 0	6 5 0	5 10 0	4 12 0	11 0 0	5 10 0	..	5 18 0	..	..	0 10 0	2 0 0	..	..	17 10 0	24 5 0
Interest	44 0 19	..	40 10 0	1 10 0	9 12 0	8 8 0	2 9 7	0 10 0	17 8 11	10 9 10	6 0 0	..	44 8 4	..	164 9 8	20 17 10
Funeral donations	50 0 0	..	20 0 0	..	20 0 0	..	..	..	40 0 0	..	20 0 0	..	..	..	..	..
Other receipts	..	13 0 3	..	27 3 0	0 1 0	4 5 8	..	0 4 0	..	2 6 0	..	5 6 9	..	2 7 3	0 1 0	54 12 11
Total Receipts	258 4 6	207 2 7	210 8 4	204 3 8	123 2 1	114 7 10	21 2 3	27 19 4	122 10 11	90 3 10	60 16 0	60 1 9	184 18 4	72 12 3	690 12 5	706 6 3
Total	934 18 7	233 10 8	904 18 11	259 13 9	349 15 11	271 1 8	138 6 9	8 7 1	432 18 0	288 6 6	215 2 6	37 4 4	1,022 12 11	103 3 11	3,708 3 7	1,131 2 11
EXPENDITURE.																
Sick pay	125 6 7	..	97 1 0	..	41 18 4	..	16 0 0	..	50 0 0	..	12 6 8	..	..	..	342 12 7	..
Medical attendance	..	126 16 6	..	94 0 0	..	67 14 9	..	17 19 0	..	43 0 0	..	22 5 4	..	..	..	371 15 7
Funeral donations	50 0 0	..	20 0 0	..	20 0 0	..	..	..	40 0 0	..	20 0 0	..	150 0 0	..	150 0 0	..
Levies	46 10 0	23 5 0	39 6 0	19 13 0	22 18 0	11 9 0	5 6 0	2 13 0	17 12 0	8 16 0	8 18 0	4 9 0	..	..	..	..
Management	..	49 18 10	..	48 0 7	..	23 3 1	..	9 17 0	..	24 3 6	..	17 10 0	..	90 3 5	..	262 16 5
Other expenditure	..	6 2 6	..	13 11 6	..	..	..	0 11 3	..	..	6 12 11[1]	1 10 0	..	2 2 0	6 12 11	23 17 3
Total Expenditure	221 16 7	206 2 10	156 7 0	175 5 1	84 16 4	102 6 10	21 6 0	31 0 3	107 12 0	75 19 6	47 17 7	54 2 4	150 0 0	92 5 5	499 5 6	658 9 3
Balance	713 2 0	27 7 10	748 11 11	84 8 8	264 19 7	168 14 10	117 0 9	—22 13 2	325 6 0	212 7 0	167 4 11	—8 10 0	872 12 11	10 18 6	3,208 18 1	472 13 8
DISPOSAL OF FUNDS.																
Invested at interest	685 11 4	..	725 0 0	25 0 0	210 0 0	140 0 0	65 1 7	..	241 3 1	..	135 0 0	..	797 8 5	..	2,859 4 5	165 0 0
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	27 10 8	27 7 10	23 11 11	59 8 8	54 19 7	28 14 10	29 6 0	—22 13 2	84 2 11	212 7 0	23 14 11	—8 10 0	75 4 6	10 18 6	318 10 6	307 13 8
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	22 13 2	..	..	..	8 10 0	..	..	..	31 3 2	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	98	116	104	105	50	37	11	10	50	46	22	24	..	..	335	338
Not entitled to benefits — Unfinancial	6	11	1	2	2	18	1	5	..	3	..	..	..	..	10	39
Not entitled to benefits — New	23	3	1	1	4	3	3	..	..	..	3	2	..	..	34	9
Total	127	130	106	108	56	58	15	15	50	49	25	26	..	..	379	386
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	12		4		6		..		..		2		..		24	
Departures — By death	3		1		1		..		1		1		..		7	
Departures — Otherwise	6		1		3		..		..		..		..		10	
Number of members sick	17		14		6		1		7		4		..		49	
Period of sickness	133 w.		97 w.		78 w. 1 d.		16 w.		50 w.		12 w. 2 d.		..		386 w. 3 d.	
Deaths of registered wives	..		..		..		..		2		..		..		2	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.——[1] Error in last year's return.

INDEPENDENT ORDER OF RECHABITES.

Name of branch / Where situated / Year when established	Star of Australia Felix. Melbourne. 1847.		Mount Alexander. Castlemaine. 1860.		Pioneer. Ballarat. 1861.		Good Samaritan. South Melbourne. 1861.		Star of Bendigo. Sandhurst. 1861.		Star of Maryborough. Maryborough. 1862.		Hope of Tarrengower. Maldon. 1862.		Enterprise. Daylesford. 1862.		Victoria. Hotham. 1862.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	4,541 12 4	105 16 11	859 14 10	25 1 7	38 2 3	35 13 8	1,534 17 4	46 12 6	5,055 1 0	5 8 1	467 16 6	1 17 6	972 14 1	9 1 0	773 1 11	3 8 6	2,384 9 10	2 4 9
RECEIPTS.																		
Contributions	289 11 4	356 4 1	97 12 5	118 11 4	169 1 4	154 9 6	215 19 5	290 1 5	280 18 7	312 18 7	35 4 1	45 12 2	187 6 11	210 3 9	140 1 8	147 1 1	231 4 5	288 8 11
Levies	..	..	..	..	..	23 16 0	..	..	..	..	..	0 5 0	..	..	..	2 9 6	..	..
Initiation fees, &c.	14 3 3	0 5 0	3 3 3	..	1 4 0	..	48 4 9	1 10 0	16 3 9	1 17 6	7 3 0	..	2 10 3	..	4 10 0	..	15 2 3	..
Interest	309 13 5	6 10 0	41 2 6	1 0 0	4 10 0	5 10 0	100 3 0	4 0 0	339 14 6	..	24 14 3	..	29 2 0	..	48 0 0	..	161 6 3	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	72 2 9	7 16 8	0 4 0	30 8 11	1 7 0	11 5 0	38 3 10	..	33 8 6	..	..	..	..	..	9 14 2	..	48 9 4
Total Receipts	613 8 0	435 1 10	149 14 10	119 15 4	205 4 3	185 2 6	375 12 2	333 15 3	636 16 10	348 4 7	67 1 4	45 17 2	218 19 2	210 3 9	192 11 8	159 4 9	407 12 11	336 18 3
Total	5,155 0 4	540 18 9	1,009 9 8	144 16 11	243 6 6	220 16 2	1,910 9 6	380 7 9	5,691 17 10	353 12 8	534 17 10	47 14 8	1,191 13 3	219 4 9	965 13 7	162 13 3	2,792 2 9	339 3 0
EXPENDITURE.																		
Sick pay	178 0 0	..	56 5 0	..	239 17 6	..	147 3 4	..	191 0 10	..	31 0 0	..	233 17 6	..	98 17 6	..	166 15 0	..
Medical attendance	..	248 5 9	..	67 9 6	..	103 11 0	..	181 2 9	..	186 4 8	..	32 13 0	..	119 0 6	..	88 15 2	..	208 14 9
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	14 6 0	50 8 0	2 19 3	15 16 0	3 9 0	27 11 5	22 19 0	34 18 0	8 5 9	44 7 0	1 7 0	6 4 0	3 17 3	25 19 0	4 0 0	19 2 0	11 1 3	37 4 0
Management	..	63 0 10	..	33 2 1	..	59 11 8	..	59 11 0	..	70 10 2	..	9 7 6	..	34 3 0	..	43 12 1	..	38 15 2
Other expenditure	6 10 0[1]	83 6 0	..	2 16 4	..	24 7 6	..	39 13 1	..	24 4 6	0 10 0[3]	..	..	24 12 4	..	10 3 10	4 16 6[4]	52 18 9
Total Expenditure	198 16 0	445 0 7	59 4 3	119 3 11	243 6 6	215 1 7	170 2 4	315 4 10	199 6 7	325 6 4	32 17 0	48 4 6	237 14 9	203 14 10	102 17 6	161 13 1	182 12 9	337 12 8
Balance	4,956 4 4	95 18 2	950 5 5	25 13 0	..	5 14 7	1,740 7 2	65 2 11	5,492 11 3	28 6 4	502 0 10	—0 9 10	953 18 6	15 9 11	862 16 1	1 0 2	2,609 10 0	1 10 4
DISPOSAL OF FUNDS.																		
Invested at interest	4,942 10 0	60 0 0	185 14 4	25 13 0	..	..	1,730 0 0	65 0 0	5,492 11 3	24 16 9	469 0 8	..	503 18 6	15 9 11	810 0 0	..	2,607 16 4	..
Invested in halls	..	..	208 19 0	..	..	..	..	..	..	..	..	..	450 0 0	..	..	..	..	..
Invested, other freehold property	..	..	500 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	13 14 4	35 18 2	55 12 1	..	..	5 14 7	10 7 2	0 2 11	..	3 9 7	32 10 4	—0 9 10	..	..	52 16 1	1 0 2	1 13 8	1 10 4
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	0 9 10	..	..	..	..	..	..	..
Debts due by branch	..	37 10 0	..	..	..	26 10 0	..	45 0 0	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	213	240	70	75	121	114	135	172	180	212	25	31	117	125	83	95	162	175
Not entitled to benefits — Unfinancial	..	..	..	..	3	1	..	..	..	4	1	4	1	3	2	..	12	12
Not entitled to benefits — New	25	13	10	5	2	..	30	23	35	13	6	3	13	5	8	1	19	15
Total	238	253	80	80	126	115	165	195	215	229	32	38	131	133	93	96	193	202
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	34		6		3		44		28		9		9		8		32	
Departures — By death	..		..		1		1[2]		1		..		..		1		1	
Departures — Otherwise	19		6		13		13		13		3		7		4		22	
Number of members sick	35		11		29		28		32		8		33		20		25	
Period of sickness	365 w.		96 w.		354 w. 1 d.		186 w. 1 d.		226 w. 4 d.		29 w. 3 d.		309 w. 5 d.		197 w. 3 d.		190 w.	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund, or is the net balance after deducting debts.

[1] Proportion of interest due Contingent Fund for 1883. [2] Not entitled to benefit at time of death. [3] Error in balance. [4] Sick pay on account of other branches.

INDEPENDENT ORDER OF RECHABITES.

Name of branch / Where situated / Year when established	Rose of Denmark. Fitzroy. 1863.		Progress. Campbell's Creek. 1863.		Excelsior. Tarnagulla. 1863.		Refuge. Eaglehawk. 1863.		Williamstown. Williamstown. 1853.		Excelsior. Ballarat. 1864.		Garibaldi. Buninyong. 1864.		Princess Alexandra. Creswick. 1864.		Oriental. Wandiligong. 1864.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,003 7 11	1 7 9	178 11 2	25 18 10	386 19 9	—28 18 9½	467 15 7	—4 17 0	823 8 2	27 4 1	2,389 7 4	45 14 10	601 1 1	10 16 8	266 18 6	12 5 11	387 7 3	3 6 6
RECEIPTS.																		
Contributions	188 5 5	237 12 0	57 14 4	48 5 0	10 14 7½	7 2 7½	108 4 0	155 0 6	104 19 9	146 18 6	239 14 6	272 9 6	73 7 5	74 16 1	45 16 10	54 14 3	41 12 10	94 15 10
Levies	..	..	..	1 17 0	..	..	..	..	..	..	..	..	..	..	..	..	..	8 15 0
Initiation fees, &c.	12 3 0	0 2 6	3 9 0	..	..	..	5 12 0	0 10 0	10 0 3	..	12 7 3	..	4 14 0	..	..	..	1 11 0	..
Interest	41 0 7	..	9 5 5	..	16 13 7	..	32 2 6	..	63 19 4	..	147 14 6	..	38 7 9	..	17 6 0	0 5 0	21 3 2	0 10 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	19 15 0	..	2 10 6	..	..	..	7 0 6	7 13 4	11 0 5	20 0 0	34 15 0	..	..	..	2 13 10	..	21 11 0
Total Receipts	241 9 0	257 9 6	70 8 9	52 12 6	27 8 2½	7 2 7½	145 18 6	162 11 0	186 12 8	157 18 11	419 16 3	307 4 6	116 9 2	74 16 1	63 2 10	57 13 1	64 7 0	125 11 10
Total	1,244 16 11	258 17 3	248 19 11	78 11 4	414 7 11½	—21 16 2	613 14 1	157 14 0	1,010 0 10	185 3 0	2,809 3 7	352 19 4	717 10 3	85 12 9	330 1 4	69 19 0	451 14 3	128 18 4
EXPENDITURE.																		
Sick pay	133 7 8	..	35 3 4	..	7 0 0	..	147 11 8	..	48 3 4	..	184 5 10	..	109 0 0	..	66 18 2	..	90 13 4	..
Medical attendance	..	178 16 3	..	21 12 6	..	..	..	96 16 0	..	98 8 3	..	162 6 7	..	45 0 0	..	22 18 11	..	67 10 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	10 5 3	38 8 0	1 15 0	8 5 0	..	1 11 0	2 14 0	19 8 0	4 9 3	16 17 0	5 12 0	36 18 0	2 4 0	10 9 0	0 13 0	7 1 0	1 14 0	8 15 0
Management	..	27 7 3	..	13 17 10	..	0 8 10	..	40 16 0	..	24 0 0	..	65 13 6	..	19 17 9	..	15 13 4	..	25 0 6
Other expenditure	..	13 13 9	..	0 12 6	..	..	..	3 7 5	..	10 13 11	..	57 0 6	..	2 15 2	..	2 3 10	..	20 6 0
Total Expenditure	143 12 11	258 5 3	36 18 4	44 7 10	7 0 0	1 19 10	150 5 8	160 7 5	52 12 7	149 19 2	189 17 10	321 18 7	111 4 0	78 1 11	67 11 2	47 17 1	92 7 4	121 11 6
Balance	1,101 4 0	0 12 0	212 1 7	34 3 6	407 7 11½	—23 16 0	463 8 5	—2 13 5	957 8 3	35 3 10	2,619 5 9	31 0 9	606 6 3	7 10 10	262 10 2	22 1 11	359 6 11	7 6 10
DISPOSAL OF FUNDS.																		
Invested at interest	1,030 0 0	..	208 0 0	3 0 0	294 14 3	..	295 0 0	..	957 8 3	26 0 0	2,590 19 8	..	598 9 4	7 10 0	262 10 2	7 9 10	222 13 2	7 6 10
Invested in halls	..	..	..	31 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	71 4 0	0 12 0	4 1 7	0 3 6	88 17 8½	—23 16 0	165 15 0	—2 13 5	..	9 3 10	28 6 1	31 0 9	7 16 11	0 0 10	..	14 12 1	136 13 9	..
Illegally expended, Incdntl. Fnd.	..	..	..	..	23 16 0	..	2 13 5	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	5 4 4½	..	..	..	..	..	..	..	..	..	8 0 0	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	169	183	37	39	11	8	97	97	70	81	163	178	38	50	34	33	41	43
Not entitled to benefits { Unfinancial	3	6	..	3	..	4	1	3	5	5	..	..	9	1	..	..	2	2
Not entitled to benefits { New	26	16	3	2	..	..	3	2	14	9	27	3	3	4	2	..	1	3
Total	198	205	40	44	11	12	101	102	89	95	190	181	50	55	36	33	44	48
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	31		6		1		8		13		11		5		1		4	
Departures { By death	2		..		..		1		1		5		..		..		..	
Departures { Otherwise	22		2		..		6		6		15		..		4		..	
Number of members sick	29		10		1		23		11		28		11		9		13	
Period of sickness	133 w. 2 d.		35 w. 1 d.		7 w.		189 w. 2 d.		48 w. 1 d.		289 w. 4 d.		111 w.		70 w.		149 w. 1 d.	
Deaths of registered wives	1		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

INDEPENDENT ORDER OF RECHABITES.

Name of branch / Where situated / Year when established	Albert. Ceres. 1865.		Victoria. Talbot. 1865.		Morning Star. Clunes. 1865.		Rising Star. Port Melbourne. 1865.		Star of Sebastopol. Sebastopol. 1865.		Rescue. Dunolly. 1865.		Perseverance. Prahran. 1865.		St. Arnaud. St. Arnaud. 1865.		Campaspe. Kyneton. 1865.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 576 10 1½	£ s. d. — 27 2 4½	£ s. d. 306 9 6	£ s. d. 14 8 8	£ s. d. — 68 1 2	£ s. d. 70 2 8	£ s. d. 813 4 4	£ s. d. 8 4 11	£ s. d. 94 9 2	£ s. d. 2 13 8	£ s. d. 341 16 8	£ s. d. — 24 6 0	£ s. d. 1,397 8 10	£ s. d. 47 11 8	£ s. d. 360 10 1	£ s. d. 55 2 7	£ s. d. 2,690 17 9	£ s. d. 14 18 6
RECEIPTS.																		
Contributions	24 11 0	8 1 3	47 7 1	62 11 3	137 5 11	127 16 11	68 7 4½	73 2 9	97 16 2	73 17 10	30 4 0	51 3 9	196 17 5	202 1 4	48 2 0	64 9 2	123 10 11	143 2 7
Levies	..	..	..	..	..	18 9 0	..	..	..	..	..	..	..	31 19 0	..	..	..	9 14 0
Initiation fees, &c.	..	..	3 2 0	..	1 16 0	0 5 0	3 4 0	..	2 9 0	0 18 0	3 17 0	..	18 12 3	0 15 0	2 15 0	0 5 0	8 8 6	1 3 6
Interest	18 12 5	..	28 6 3	1 0 0	..	..	45 3 2	..	..	..	6 0 0	..	72 15 0	..	23 9 0	4 1 6	192 19 10	1 16 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	1 7 0	..	3 17 6	238 18 5	20 10 0	..	2 8 0	..	..	..	5 10 0	..	8 1 6	..	1 19 3	..	8 18 6
Total Receipts	43 3 5	9 8 3	78 15 4	67 8 9	378 0 4	167 0 11	116 14 6½	75 10 9	100 5 2	74 15 10	40 1 0	56 13 9	288 4 8	242 16 10	74 6 0	70 14 11	324 19 3	164 14 7
Total	619 13 6½	— 17 14 1½	385 4 10	81 17 5	309 19 2	237 3 7	929 18 10½	83 15 8	194 14 4	77 9 6	381 17 8	32 7 9	1,685 13 6	290 8 6	434 16 1	125 17 6	3,015 17 0	179 13 1
EXPENDITURE.																		
Sick pay	68 0 0	..	67 16 0	..	289 14 2	..	21 10 0	..	111 6 8	..	24 0 0	..	129 18 4	..	91 13 4	..	64 13 4	..
Medical attendance	..	..	..	34 4 9	..	69 11 0	..	50 15 0	..	46 15 6	..	33 12 6	..	132 11 11	..	44 4 6	..	64 10 8
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	..	3 0 0	1 4 0	6 14 0	2 15 0	18 9 0	2 12 0	9 0 0	1 13 10	11 19 0	3 2 0	4 17 0	7 2 3	31 19 0	1 14 0	8 19 0	2 13 0	19 8 0
Management	..	4 7 6	..	22 0 6	..	40 16 9	..	11 11 10	..	17 0 0	..	15 0 0	..	51 15 0	..	22 3 0	..	36 7 11
Other expenditure	..	..	..	7 14 6	..	104 3 1	..	2 8 0	..	1 7 0	..	..	..	28 3 0	..	6 9 8	..	6 2 3
Total Expenditure	68 0 0	7 7 6	69 0 0	70 13 9	292 9 2	232 19 10	24 2 0	73 14 10	113 0 6	77 1 6	27 2 0	53 9 6	137 0 7	244 8 11	93 7 4	81 16 2	67 6 4	126 8 10
Balance	551 13 6½	— 25 1 7½	316 4 10	11 3 8	17 10 0	4 3 9	905 16 10½	10 0 10	81 13 10	0 8 0	354 15 8	— 21 1 9	1,548 12 11	45 19 7	341 8 9	44 1 4	2,948 10 8	53 4 3
DISPOSAL OF FUNDS.																		
Invested at interest	521 18 0	..	308 16 4	11 3 8	..	..	470 7 8	10 0 10	..	..	160 0 0	..	554 0 0	..	250 0 0	..	2,944 15 1	53 4 3
Invested in halls	..	..	..	..	..	..	410 0 0	..	..	..	100 0 0	..	975 0 0	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	85 18 8	44 1 4	..	..
Cash not bearing interest	4 13 11	— 25 1 7½	7 8 6	..	17 10 0	4 3 9	25 9 2½	..	81 13 10	0 8 0	73 13 11	— 21 1 9	19 12 11	45 19 7	5 10 1	..	3 15 7	..
Illegally expended, Indntl. Fnd.	25 1 7½	..	..	..	..	..	..	..	..	..	21 1 9	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	29 4 2	..	..	..	24 15 0
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	15	15	32	31	94	90	40	44	44	49	24	30	126	149	38	42	86	95
Not entitled { Unfinancial	..	..	..	..	2	..	..	..	..	..	1	1	11	5	3	3	1	1
to benefits { New	..	..	5	4	..	1	5	1	4	2	6	1	25	9	8	1	9	6
Total	15	15	37	35	96	91	45	45	48	51	31	32	162	163	49	46	96	102
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	..		5		3		4		4		2		22		4		12	
Departures { By death	..		1		2		..		..		..		1		..		..	
Departures { Otherwise	..		6		6		4		1		1		20		7		6	
Number of members sick	3		11		37		4		14		5		19		10		16	
Period of sickness	68 w.		106 w. 4 d.		188 w. 5 d.		21 w. 3 d.		111 w. 2 d.		24 w.		139 w. 1 d.		101 w.		66 w. 3 d.	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other und.

INDEPENDENT ORDER OF RECHABITES.

Name of branch / Where situated / Year when established	Cobden. California Gully. 1865.		Haste to the Rescue. Pleasant Creek. 1865.		Olive Branch. Kangaroo Flat. 1865.		Progress. Beaufort. 1865.		Western Pioneer. Hamilton. 1865.		Hampden. Camperdown. 1865.		Moyne. Belfast. 1866.		Borcondara. Hawthorn. 1866.		Star of Newstead. Newstead. 1866.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 360 17 2	£ s. d. 7 19 7	£ s. d. 106 2 9	£ s. d. 2 17 2	£ s. d. 121 13 3	£ s. d. 1 6 9	£ s. d. 763 13 4	£ s. d. 7 14 1	£ s. d. 164 19 0	£ s. d. —1 6 1	£ s. d. 400 10 7	£ s. d. 0 7 6	£ s. d. 44 9 7	£ s. d. —1 11 1	£ s. d. 394 15 1	£ s. d. 0 2 8	£ s. d. 158 5 5	£ s. d. 9 12 0
RECEIPTS.																		
Contributions	116 10 10	121 6 5	121 3 1	147 19 5	79 19 7	78 12 1	89 19 9	124 0 11	27 12 5	30 14 6	56 1 6	63 17 6	21 11 0	36 15 0	32 8 10	39 19 6	23 0 9	19 2 3
Levies	..	..	..	49 14 4	0 11 0	11 11 0	..	..	..	5 3 0	..	8 7 0	..	..	5 7 0	5 7 0	..	..
Initiation fees, &c.	3 12 0	..	4 9 0	0 5 0	3 13 0	..	10 7 0	..	5 18 9	..	4 8 0	0 2 6	4 8 0	..	3 10 0	0 10 0	5 6 9	0 15 0
Interest	18 0 0	..	6 0 0	..	4 0 0	0 9 5	38 8 0	..	6 1 4	1 7 5	27 4 0	..	1 10 4	..	..	..	8 4 3	0 10 9
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	6 12 0	..	11 11 0	..	0 16 0	..	7 10 0	..	7 7 6	2 8 5	2 16 2	..	..	..	12 19 4	..	6 16 6
Total Receipts	138 2 10	127 18 5	131 12 1	209 9 9	88 3 7	91 8 6	138 14 9	131 10 11	39 12 6	44 12 5	90 1 11	75 3 2	27 9 4	36 15 0	41 5 10	58 15 10	36 11 9	27 4 6
Total	499 0 0	135 18 0	237 14 10	212 6 11	209 16 10	92 15 3	902 8 1	139 5 0	204 11 6	43 6 4	490 12 6	75 10 8	71 18 11	35 3 11	436 0 11	58 18 6	194 17 2	36 16 6
EXPENDITURE.																		
Sick pay	98 6 8	..	103 10 0	..	115 18 4	..	43 10 0	..	4 12 0	..	35 13 4	..	49 10 0	..	16 10 0	..	3 16 8	..
Medical attendance	..	71 6 9	..	148 3 9	..	52 5 0	..	88 8 8	..	21 5 0	..	41 11 0	..	18 10 0	..	30 14 0	..	8 2 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	2 15 0	15 19 0	2 19 0	18 18 0	1 17 0	11 11 0	2 17 0	14 14 0	1 6 9	5 5 0	0 18 0	8 8 0	0 18 0	6 1 0	1 12 0	5 12 0	2 2 0	3 8 0
Management	..	34 2 6	..	36 12 4	..	17 2 0	..	18 3 0	..	12 5 5	..	15 18 6	..	7 11 6	..	11 13 9	..	9 18 0
Other expenditure	..	12 13 6	..	9 9 1	..	2 5 10	..	7 2 11	..	4 8 3	0 8 1[1]	1 19 8	..	1 6 0	..	10 5 1	..	2 0 2
Total Expenditure	101 1 8	134 1 9	106 9 0	213 3 2	117 15 4	83 3 10	46 7 0	128 8 7	5 18 9	43 3 8	36 19 5	67 17 2	50 8 0	33 8 6	18 2 0	58 4 10	5 18 8	23 8 2
Balance	397 18 4	1 16 3	131 5 10	—0 16 3	92 1 6	9 11 5	856 1 1	10 16 5	198 12 9	0 2 8	453 13 1	7 13 6	21 10 11	1 15 5	417 18 11	0 13 8	188 18 6	13 8 4
DISPOSAL OF FUNDS.																		
Invested at interest	394 17 5	..	100 0 0	..	91 1 0	..	270 0 0	..	174 2 7	..	436 13 9	..	21 10 11	..	375 0 0	..	154 7 0	12 10 0
Invested in hails	..	..	..	..	..	..	528 0 0	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	3 0 11	1 16 3	30 9 7	—0 16 3	1 0 6	9 11 5	58 1 1	10 16 5	24 10 2	0 2 8	16 19 4	7 13 6	..	1 15 5	42 18 11	0 13 8	34 11 6	0 18 4
Illegally expended, Incdntl. Fnd.	..	..	0 16 3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	73	77	91	92	51	57	42	70	16	23	37	39	18	24	20	28	2	11
Not entitled to benefits { Unfinancial	..	..	3	2	1	1	4	1	..	2	1	..	..	..	..	..	6	3
Not entitled to benefits { New	5	3	9	2	5	1	28	6	12	6	3	5	3	1	8	2	4	2
Total	78	80	103	96	57	59	74	77	28	31	41	44	21	25	28	30	12	16
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	6		6		6		12		12		7		7		5		10	
Departures { By death	1		2		2		1		..		1		..		..		..	
Departures { Otherwise	3		11		2		8		9		3		3		3		6	
Number of members sick	19		16		11		13		2		5		2		1		2	
Period of sickness	137 w. 2 d.		124 w.		127 w. 1 d.		43 w. 3 d.		4 w. 5 d.		48 w. 4 d.		49 w. 3 d.		16 w. 3 d.		3 w. 5 d.	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Sick pay to Juvenile tents.

INDEPENDENT ORDER OF RECHABITES.

	Rose of Linton. Linton. 1866.		Brunswick. Brunswick. 1866.		Yarborough. Chewton. 1866.		Alliance. Richmond. 1866.		Self Reliance. Geelong. 1866.		Moral Reform. Carlton. 1867.		Rose of Australia. Miner's Rest. 1867.		Royal Alfred. Ararat. 1867.		Nil Desperandum. Berwick. 1867.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	386 3 2	—21 8 2	820 19 5½	3 14 3½	537 3 10	..	422 14 10	38 17 8½	1,514 17 0	5 2 8	873 19 3	6 2 10	44 6 5	1 9 9	301 19 3	—3 19 4	143 4 6	4 11 5
RECEIPTS.																		
Contributions	11 2 5	8 15 0	121 7 9	143 8 4	50 6 10	53 2 6	119 4 9	158 1 9	139 14 11	141 14 11	96 13 3	110 4 2	10 14 9	10 1 4	30 5 7	34 17 4	26 14 9	30 11 3
Levies	..	..	..	..	..	0 5 0	..	..	..	5 7 0	..	..	..	2 1 0	..	..	..	5 3 0
Initiation fees, &c.	3 5 0	0 17 6	23 12 0	1 17 6	4 7 0	..	10 15 6	..	6 4 0	0 15 0	8 11 0	..	..	..	1 0 0	0 11 0	2 19 0	0 15 0
Interest	9 6 3	..	57 19 1	..	20 12 0	..	18 0 0	2 7 5	89 4 3	..	62 5 3	..	2 17 5	..	10 4 0	..	7 18 4	0 12 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	1 1 6	3 6 8	36 13 6	0 0 0½	2 4 0	2 4 4	14 17 5	..	5 8 0	0 0 0½	5 17 6	..	0 1 0	..	7 3 3	..	3 6 6
Total Receipts	23 13 8	10 14 0	206 5 6	181 19 4	75 5 10½	55 11 6	150 4 7	175 6 7	235 3 2	153 4 11	167 9 6½	116 1 8	13 12 2	12 3 4	41 9 7	42 11 7	37 12 1	40 7 9
Total	409 16 10	—10 14 2	1,027 4 11½	185 13 7½	612 9 8½	55 11 6	572 19 5	214 4 3½	1,750 0 2	158 7 7	1,041 8 9½	122 4 6	57 18 7	13 13 1	343 8 10	38 12 3	180 16 7	44 19 2
EXPENDITURE.																		
Sick pay	5 0 0	..	46 7 0	..	77 1 8	..	67 16 8	..	117 1 8	..	24 13 4	..	11 10 0	..	10 10 0	..	6 10 0	..
Medical attendance	..	2 12 0	..	92 8 6	..	29 13 6	..	110 11 7½	..	88 4 1	..	72 7 6	..	8 5 0	..	21 15 6	..	25 6 3
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	3 4 0	1 8 6	8 13 0	19 18 0	1 17 0	7 5 0	3 16 6	18 18 0	1 12 0	22 12 0	6 11 0	14 17 0	..	1 13 0	0 8 0	4 7 0	1 7 0	5 3 0
Management	..	4 2 0	..	20 9 9	..	15 2 8	..	22 18 3	..	42 16 11	..	22 1 6	..	3 6 3	..	10 6 0	..	2 8 0
Other expenditure	..	0 6 0	..	47 0 1	..	1 9 0	..	34 8 5	..	4 11 6	..	7 2 6	..	..	5 1 0[1]	1 5 6	..	4 12 6
Total Expenditure	8 4 0	8 8 6	55 0 0	179 16 4	78 18 8	53 10 2	71 13 2	186 16 3½	118 13 8	158 4 6	31 4 4	116 8 6	11 10 0	13 4 3	15 19 0	37 14 0	7 17 0	37 9 9
Balance	401 12 10	—19 2 8	972 4 11½	5 17 3½	533 11 0½	2 1 4	501 6 3	27 8 0	1,631 6 6	0 3 1	1,010 4 5½	5 16 0	46 8 7	0 8 10	327 9 10	0 18 3	172 19 7	7 9 5
DISPOSAL OF FUNDS.																		
Invested at interest	306 15 6	..	972 4 11½	..	532 9 3	..	488 14 5	27 8 0	1,628 19 6	..	977 10 0	..	39 5 3	..	280 0 0	..	164 0 0	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	7 0 0	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	75 14 8	—19 2 8	..	5 17 3½	1 1 9½	2 1 4	12 11 10	..	2 7 0	0 3 1	32 14 5½	5 16 0	7 3 4	0 8 10	40 9 10	0 18 3	8 19 7	7 9 5
Illegally expended, Incdntl. Fnd.	19 2 8	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	4 17 6	..	..	..	..	..	..	..	..	..	..
	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
NUMBER OF MEMBERS.																		
Entitled to benefits	7	6	70	90	30	35	69	93	98	108	62	72	7	8	20	20	20	26
Not entitled { Unfinancial	..	1	1	1	..	..	5	4	3	2	1	..	..	..	2	2	1	..
to benefits { New	..	1	12	13	5	1	21	4	17	9	10	3	2	..	..	2	3	..
Total	7	8	83	104	35	36	95	101	118	119	73	75	9	8	22	24	24	26
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	1		28		3		24		12		11		..		3		2	
Departures { By death	..		2		..		..		1		..		..		..		..	
Departures { Otherwise	..		5		2		18		10		9		1		1		..	
Number of members sick	1		17		3		14		21		9		1		2		3	
Period of sickness	5 w.		46 w. 2 d.		95 w. 1 d.		67 w. 5 d.		184 w. 5 d.		25 w. 4 d.		11 w. 3 d.		10 w. 3 d.		6 w. 3 d.	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] This amount was borrowed by the Incidental Fund some years back, and has been treated as if repaid.

INDEPENDENT ORDER OF RECHABITES.

Name of branch / Where situated / Year when established	Lancefield. Lancefield. 1868.		Speedwell. El Dorado. 1868.		Albion. Beechworth. 1868.		Hope of Echuca. Echuca. 1868.		Father Mathew. Sale. 1868.		Star of Peace. Maffra. 1868.		Fidelity. South Preston. 1868.		Guiding Star. Avoca. 1868.		Undaunted. Collingwood. 1868.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 429 8 6	£ s. d. —6 8 4	£ s. d. 108 10 8½	£ s. d. 4 15 1½	£ s. d. 729 0 9	£ s. d. 2 16 5	£ s. d. 455 1 10½	£ s. d. —9 1 11½	£ s. d. 244 6 2	£ s. d. 0 13 10	£ s. d. 196 13 3	£ s. d. 2 16 3	£ s. d. 352 7 11	£ s. d. —4 13 0	£ s. d. 349 1 7	£ s. d. 11 16 0	£ s. d. 593 3 10	£ s. d. 5 8 5
RECEIPTS.																		
Contributions	41 5 6	53 9 9	15 11 2	7 6 9	67 18 8	104 8 5	16 18 5	39 4 10	26 6 8	39 16 11	10 4 0	4 7 0	52 10 6	51 2 9	34 5 0	34 14 0	81 18 11	90 16 8
Levies	..	0 8 9	..	..	..	..	..	3 7 4	..	..	..	..	..	..	..	3 1 0	..	..
Initiation fees, &c.	4 8 0	..	..	..	1 19 0	0 10 0	13 2 3	0 15 0	7 1 6	0 12 6	..	..	5 11 9	..	3 15 0	..	5 7 0	0 5 0
Interest	8 10 0	..	..	..	41 4 3	..	24 19 2	..	15 11 2	..	1 8 0	..	15 8 0	..	21 13 0	..	49 18 2	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	0 0 2	1 3 0	..	..	..	10 11 0	..	20 3 8	..	5 16 9	..	0 1 6	..	4 17 0½	..	2 18 0	..	3 4 6
Total Receipts	54 3 8	55 1 6	15 11 2	7 6 9	111 1 11	115 9 5	54 19 10	63 10 10	48 19 4	46 6 2	11 12 0	4 8 6	73 10 3	55 19 9½	59 13 0	40 13 0	137 4 1	94 6 2
Total	483 12 2	48 13 2	124 1 10½	12 1 10½	840 2 8	118 5 10	510 1 8½	54 8 10½	293 5 6	47 0 0	208 5 3	7 4 9	425 18 2	51 6 9½	408 14 7	52 9 0	730 7 11	99 14 7
EXPENDITURE.																		
Sick pay	32 10 0	..	9 1 8	..	118 10 0	..	5 16 8	..	2 13 4	..	..	..	7 13 4	..	15 10 0	..	18 16 8	..
Medical attendance	..	40 2 8	..	2 5 0	..	70 12 6	..	24 15 6	..	31 5 0	..	0 15 0	..	35 16 0	..	23 4 4	..	57 19 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	1 4 0	7 0 0	..	..	0 16 0	10 4 0	4 18 7	3 7 4	5 2 0	4 13 0	0 6 0	1 10 0	2 6 3	7 11 0	1 2 0	4 17 6	4 3 0	11 16 0
Management	..	11 6 6	..	3 4 0	..	27 15 0	..	8 17 0	..	10 7 8	..	0 19 0	..	6 15 0	..	16 9 6	..	15 1 6
Other expenditure	..	1 10 2	..	11 10 0	..	4 14 3	..	12 19 6	..	0 12 6	..	0 16 6	..	1 1 9	..	2 12 6	1 0 0[1]	2 5 0
Total Expenditure	33 14 0	59 19 4	9 1 8	16 19 0	119 6 0	113 5 9	10 15 3	49 19 4	7 15 4	46 18 2	0 6 0	4 0 6	9 19 7	51 3 9	16 12 0	47 3 10	23 19 8	87 1 6
Balance	449 18 2	—11 6 2	115 0 2½	—4 17 1½	720 16 8	5 0 1	499 6 5½	4 9 6½	285 10 2	0 1 10	207 19 3	3 4 3	415 18 7	0 3 0½	392 2 7	5 5 2	706 8 3	12 13 1
DISPOSAL OF FUNDS.																		
Invested at interest	430 8 3	..	90 10 1	..	720 16 8	5 0 1	480 0 0	..	272 16 2	..	190 0 0	..	399 8 0	..	380 0 0	..	650 0 0	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	8 3 9	—11 6 2	19 13 0	—4 17 1½	..	..	19 6 5½	4 9 6½	12 14 0	0 1 10	17 19 3	3 4 3	16 10 7	0 3 0½	12 2 7	5 5 2	56 8 3	12 13 1
Illegally expended, Incdntl. Fnd.	11 6 2	..	4 17 1½	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	28	30	6	9	44	50	10	16	19	22	6	6	35	35	13	25	49	60
Not entitled { Unfinancial	2	6	3	2	..	1	..	1	..	..	..	..	1	1	3	..	..	..
to benefits { New	4	1	6	..	4	..	4	6	3	2	..	3	4	3	6	..	9	4
Total	34	37	15	11	48	51	14	23	22	24	6	9	40	39	22	25	58	64
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	5		..		3		10		4		3		4		5		10	
Departures { By death	..		..		..		..		..		..		..		..		..	
Departures { Otherwise	2		4		..		1		2		..		..		2		4	
Number of members sick	5		5		14		2		2		..		2		6		7	
Period of sickness	32 w. 3 d.		9 w. ½ d.		163 w. 3 d.		5 w. 5 d.		3 w. 4 d.		..		7 w. 4 d.		15 w. 3 d.		18 w. 5 d.	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Sick pay to other tents.

INDEPENDENT ORDER OF RECHABITES.

Name of branch / Where situated / Year when established	Rose of Yan Yean. Morang. 1868.		Go-Ahead. Brighton. 1868.		Havelock. Footscray. 1868.		Unity. Coburg. 1868.		Mount Pleasant. Mount Pleasant. 1868.		Hope of Egerton. Egerton. 1868.		Never Fail. Cobden. 1868.		Philanthrophist. Rushworth. 1869.		Lady Bay. Warrnambool. 1869.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 395 4 2	£ s. d —2 9 6	£ s. d. 265 18 1	£ s. d. —5 17 2	£ s. d. 305 9 7	£ s. d. 5 11 9	£ s. d. 916 3 4½	£ s. d. 9 16 7½	£ s. d. 271 5 0	£ s. d. 9 7 9	£ s. d. 243 19 7	£ s. d. 24 15 1	£ s. d. 429 15 2	£ s. d. 0 0 4	£ s. d. 0 5 4	£ s. d. 1 3 3	£ s. d. 209 18 7	£ s. d. 0 5 0
RECEIPTS.																		
Contributions	15 14 7	18 14 0	52 18 9	61 12 9	74 6 6	91 10 6	76 19 8	74 7 9	49 17 0	52 18 9	64 9 2	68 11 0	28 12 6	37 19 8	14 1 2	5 13 11	31 15 0	30 9 0
Levies	..	1 15 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Initiation fees, &c.	1 1 6	..	10 3 0	..	4 13 6	..	1 19 0	0 10 0	3 3 0	0 2 6	4 19 0	0 10 0	0 12 0	..	..	..	3 3 0	..
Interest	17 2 7	..	2 12 4	..	12 12 8	..	62 3 3	..	13 12 6	..	12 0 0	..	21 15 0	..	..	..	11 5 9	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	2 6 6	..	25 2 11	..	13 11 6	..	1 6 6	..	3 15 1	..	13 5 9	..	0 9 3	9 0 0	12 13 9	..	1 17 0
Total Receipts	33 18 8	22 15 6	65 14 1	86 15 8	91 12 8	105 2 0	141 1 11	76 4 3	66 12 6	56 16 4	81 8 2	82 6 9	50 19 6	38 8 11	23 1 2	18 7 8	46 3 9	32 6 0
Total	429 2 10	20 6 0	331 12 2	80 18 6	397 2 3	110 13 9	1,057 5 3½	86 0 10½	337 17 6	66 4 1	325 7 9	107 1 10	480 14 8	38 9 3	23 6 6	19 10 11	256 2 4	32 11 0
EXPENDITURE.																		
Sick pay	12 0 0	..	49 15 0	..	48 0 0	..	41 16 8	..	6 3 4	..	45 9 8	..	34 13 4	..	21 3 4	..	5 10 0	..
Medical attendance	..	12 3 9	..	40 10 3	..	66 18 9½	..	49 19 10	..	29 16 5	..	43 6 0	..	26 8 0	..	10 6 3	..	20 10 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	0 4 0	2 7 0	3 7 6	8 10 0	5 8 0	10 19 0	1 17 0	11 17 0	1 5 0	7 5 0	1 5 6	9 17 8	0 2 0	4 7 0	0 8 0	2 0 0	1 5 0	5 8 0
Management	..	6 0 0	..	9 10 6	..	14 14 0	..	12 9 6	..	13 6 0	..	12 14 2	..	6 18 6	..	4 11 0	..	6 5 0
Other expenditure	..	1 2 0	..	12 0 9	..	12 6 0	..	1 11 0	..	5 19 1	..	20 6 7	..	0 19 4	..	2 2 0	..	0 19 0
Total Expenditure	12 4 0	21 12 9	53 2 6	70 11 6	53 8 0	104 17 9½	43 13 8	75 17 4	7 8 4	56 6 6	46 15 2	86 4 5	34 15 4	38 12 10	21 11 4	18 19 3	6 15 0	33 2 0
Balance	416 18 10	—1 6 9	278 9 8	10 7 0	343 14 3	5 15 11½	1,013 11 7½	10 3 6½	330 9 2	9 17 7	278 12 7	20 17 5	445 19 4	—0 3 7	1 15 2	0 11 8	249 7 4	—0 11 0
DISPOSAL OF FUNDS.																		
Invested at interest	303 17 7	..	249 8 3	..	328 13 0½	5 15 11½	1,008 18 6½	10 3 6½	328 0 0	..	278 12 7	13 8 6	432 16 0	..	..	..	248 16 4	..
Invested in halls	65 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	46 14 6	—1 6 9	29 1 5	10 7 0	15 1 2½	..	4 13 1	..	2 9 2	9 17 7	..	7 8 11	12 19 9	—0 3 7	1 15 2	0 11 8	..	—0 11 0
Illegally expended, Incdntl. Fnd.	1 6 9	..	..	..	..	..	..	..	..	..	..	..	0 3 7	..	..	..	0 11 0	..
Debts due by branch	..	..	..	..	..	..	..	..	..	0 19 8	..	0 4 10	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	6	11	31	40	44	53	48	58	33	35	40	47	21	22	10	10	16	28
Not entitled { Unfinancial	1	..	1	5	1	1	5	2	1	2	3	..	..	..	..	..	..	..
to benefits { New	3	1	9	4	10	5	13	..	6	3	5	2	..	..	..	..	9	..
Total	10	12	41	49	55	59	66	60	40	40	48	49	21	22	10	10	25	28
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	2		10		12		3		5		6		1		..		5	
Departures { By death	..		..		1		2		..		1		..		..		..	
Departures { Otherwise	..		2		7		7		5		4		..		..		2	
Number of members sick	4		3		13		7		3		12		4		2		2	
Period of sickness	12 w.		54 w. 5 d.		48 w.		41 w. 5 d.		6 w. 1 d.		81 w. 5 d.		34 w. 4 d.		21 w. 1 d.		5 w. 3 d.	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund,

INDEPENDENT ORDER OF RECHABITES.

Name of branch / Where situated / Year when established	Southern Cross. Koroit. 1869.		Gomer. Woodford. 1869.		Lillydale. Lillydale. 1869.		Ebenezer. Heathcote. 1869.		Hope of Australia. Harcourt. 1869.		Dawn of Day. Whittlesea. 1869.		Malmsbury. Malmsbury. 1869.		Hope of Stanley. Stanley. 1869.		Guildford. Guildford. 1869.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 180 2 10	£ s. d. —11 16 5	£ s. d. 246 14 9	£ s. d. ..	£ s. d. 190 3 9	£ s. d. 0 14 10	£ s. d. 80 14 10	£ s. d. —5 3 6	£ s. d. 376 12 3	£ s. d. —10 3 8	£ s. d. 179 5 3	£ s. d. 5 4 10	£ s. d. 362 11 3	£ s. d. 5 2 4	£ s. d. 310 19 10	£ s. d. 7 2 5	£ s. d. 191 15 7	£ s. d. 0 0 9
RECEIPTS.																		
Contributions	18 6 6	18 18 6	40 2 0	40 17 0	24 8 6	38 13 0	7 4 0	10 15 0	92 19 5	87 2 11	39 9 3	30 19 1	27 0 0	27 0 0	27 4 8	41 16 9	27 5 8	22 4 6
Levies	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Initiation fees, &c.	1 18 0	..	0 12 0	..	5 9 0	..	..	..	4 6 0	..	3 13 3	0 5 0	3 6 0	0 5 0	1 5 0	0 7 6	3 15 3	..
Interest	11 13 0	..	12 19 0	..	..	8 8 0	..	..	11 1 6	..	8 14 0	..	7 10 0	..	7 15 7	..	6 0 0	4 8 9
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	..	..	0 10 0	..	5 0 11	..	..	0 4 0	1 0 0	0 10 0	5 0 6	..	1 0 0	..	2 0 0	..	1 19 6
Total Receipts	31 17 6	18 18 6	53 13 0	41 7 0	29 17 6	52 1 11	7 4 0	10 15 0	108 10 11	88 2 11	52 6 6	36 4 7	37 16 0	28 5 0	36 5 3	44 4 3	37 0 11	28 12 9
Total	212 0 4	7 2 1	300 7 9	41 7 0	220 1 3	52 16 9	87 18 10	5 11 6	485 3 2	77 19 3	231 11 9	41 9 5	400 7 3	33 7 4	347 5 1	51 6 8	228 16 6	28 13 6
EXPENDITURE.																		
Sick pay	72 0 0	..	43 1 8	..	31 6 8	..	4 0 0	..	42 3 4	..	33 10 0	..	35 6 8	..	14 16 8	..	4 0 0	..
Medical attendance	..	8 10 0	..	27 15 0	..	23 10 0	..	8 14 0	..	50 15 8	..	25 11 4	..	17 8 0	..	29 7 6	..	12 2 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	0 8 0	2 12 0	1 4 0	5 18 0	0 19 0	4 9 0	0 17 0	..	1 5 0	13 8 0	4 3 3	5 3 0	0 14 0	4 8 0	0 5 0	4 16 0	0 15 3	5 6 0
Management	..	8 4 0	..	7 10 9	..	10 9 2	..	0 16 0	..	15 4 2	..	5 11 0	..	5 4 0	..	10 18 0	..	7 12 10
Other expenditure	..	1 3 6	..	0 3 3	0 13 5[1]	3 7 6	..	0 5 6	..	9 12 11	..	3 15 0	..	1 0 0	..	2 6 6	..	0 18 8
Total Expenditure	72 8 0	20 9 6	44 5 8	41 7 0	32 19 1	41 15 8	4 17 0	9 15 6	43 8 4	89 0 9	37 13 3	40 0 4	36 0 8	28 0 0	15 1 8	47 8 0	4 15 3	25 19 6
Balance	139 12 4	—13 7 5	256 2 1	..	187 2 2	11 1 1	83 1 10	—4 4 0	441 14 10	—11 1 6	193 18 6	1 9 1	364 6 7	5 7 4	332 3 5	3 18 8	224 1 3	2 14 0
DISPOSAL OF FUNDS.																		
Invested at interest	100 0 0	..	252 12 1	..	140 0 0	..	60 0 0	..	260 13 4	..	190 0 0	..	325 0 0	..	60 10 11	..	200 0 0	..
Invested in halls	..	..	..	..	..	..	..	..	170 0 0	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	26 4 11	—13 7 5	3 10 0	..	47 2 2	11 1 1	18 17 10	—4 4 0	..	—11 1 6	3 18 6	1 9 1	39 6 7	5 7 4	271 12 6	3 18 8	24 1 3	2 14 0
Illegally expended, Incdntl. Fnd.	13 7 5	..	..	..	..	..	4 4 0	..	11 1 6	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	10	12	26	28	5	23	3	3	62	63	17	26	15	21	22	24	21	28
Not entitled to benefits { Unfinancial	..	..	..	..	1	..	..	1	4	2	..	1	..	..	..	..	2	2
Not entitled to benefits { New	..	..	6	1	9	2	1	..	5	4	5	..	6	4	1	..	3	..
Total	10	12	32	29	15	25	4	4	71	69	22	27	21	25	23	24	26	30
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	3		1		12		..		6		6		4		2		6	
Departures { By death	..		..		..		..		1		..		..		..		..	
Departures { Otherwise	1		4		2		..		7		1		..		1		2	
Number of members sick	3		7		4		1		12		8		3		5		2	
Period of sickness	85 w.		119 w. 2 d.		31 w. 2 d.		4 w.		81 w. 1 d.		33 w. 3 d.		35 w. 2 d.		14 w. 5 d.		7 w.	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Error in balance.

INDEPENDENT ORDER OF RECHABITES.

Name of branch / Where situated / Year when established	Star of Blackwood. Blackwood. 1870.		Reformation. Natte Yallock. 1870.		Healesville. Healesville. 1870.		Dawn of Hope. Benalla. 1870.		Pride of the Yarra. South Yarra. 1870.		Doncaster. Doncaster. 1870.		Box Hill. Box Hill. 1870.		St. Kilda. St. Kilda. 1870.		Excelsior. Nillumbik. 1870.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	214 8 11	4 16 3	51 19 9	4 3 8	117 13 8	3 10 1	697 1 7	10 8 6	290 1 3	7 12 0	271 0 7	14 15 3	339 19 1	−9 11 1	218 19 4	10 16 5	97 16 2	17 11 5
RECEIPTS.																		
Contributions	55 3 4	37 0 11	4 4 0	8 19 8	25 14 9	7 14 0	57 8 9	54 2 0	75 13 6	90 10 6	54 15 3	51 15 9	24 12 3	26 3 6	40 2 3	67 7 9	29 9 3	29 9 3
Levies	..	..	..	..	..	3 5 0	..	9 18 0	..	..	..	..	..	..	..	..	..	9 8 0
Initiation fees, &c.	..	..	..	..	9 14 5	1 17 6	5 5 6	..	15 3 0	0 18 0	1 14 0	..	0 3 0	1 0 0	18 9 6	0 10 0	1 17 0	..
Interest	10 5 6	..	..	..	4 5 1	..	44 14 6	..	15 3 3	..	15 14 5	..	18 12 6	..	12 3 6	..	5 12 0	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	1 10 0	..	..	..	10 17 6	..	17 2 10	..	9 19 9	..	..	..	2 4 6	..	5 4 9	3 10 5	0 12 0
Total Receipts	65 8 10	38 10 11	4 4 0	8 19 8	39 14 3	23 14 0	107 8 9	81 2 10	105 19 9	101 8 3	72 3 8	51 15 9	43 7 9	29 8 0	70 15 3	73 2 6	40 8 8	39 9 3
Total	279 17 9	43 7 2	56 3 9	13 3 4	157 7 11	27 4 1	804 10 4	91 11 4	396 1 0	109 0 3	343 4 3	66 11 0	383 6 10	19 16 11	289 14 7	83 18 11	138 4 10	57 0 8
EXPENDITURE.																		
Sick pay	77 1 8	..	..	..	..	..	77 6 8	..	28 13 4	..	10 3 0	..	13 13 4	..	69 6 8	..	11 10 0	..
Medical attendance	..	16 18 3	..	5 18 6	..	..	..	42 13 11	..	49 0 0	..	40 15 0	..	16 16 0	..	33 18 7	..	16 9 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	0 8 0	8 3 0	..	0 14 0	2 14 0	3 16 0	1 11 6	9 18 0	3 15 0	12 2 0	1 18 0	10 10 0	0 11 0	3 13 0	7 1 0	8 18 0	0 7 0	4 14 0
Management	..	13 0 0	..	2 7 6	..	8 4 6	..	17 4 2	..	17 10 0	..	2 4 0	..	7 14 7	..	9 15 6	..	8 2 0
Other expenditure	..	1 4 3	0 9 0[1]	0 8 6	..	8 3 4	..	11 11 3	..	8 13 0	..	2 18 0	1 17 0	..	..	7 1 9	..	5 1 11
Total Expenditure	77 9 8	39 5 6	0 9 0	9 8 6	2 14 0	20 3 10	78 18 2	81 7 4	32 8 4	87 5 0	12 1 0	56 7 0	16 1 4	28 3 7	76 7 8	59 13 10	11 17 0	34 6 11
Balance	202 8 1	4 1 8	55 14 9	3 14 10	154 13 11	7 0 3	725 12 2	10 4 0	363 12 8	21 15 3	331 3 3	10 4 0	367 5 6	−8 6 8	213 6 11	24 5 1	126 7 10	22 13 9
DISPOSAL OF FUNDS.																		
Invested at interest	202 5 0	..	..	..	153 1 2	..	284 0 0	10 0 0	360 8 4	10 0 0	289 2 2	..	325 0 0	..	213 6 11	12 1 10	100 0 0	..
Invested in halls	..	..	..	..	..	..	425 0 0	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	0 3 1	4 1 8	55 14 9	3 14 10	1 12 9	7 0 3	16 12 2	0 4 0	3 4 4	11 15 3	42 1 1	10 4 0	33 18 10	−8 6 8	..	12 3 3	26 7 10	22 13 9
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	..	..	8 6 8	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	1 3 4	0 19 10	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	33	39	4	3	13	17	39	45	34	51	35	43	14	17	12	36	19	24
Not entitled to benefits — Unfinancial	3	..	3	..	..	..	4	1	4	6	..	..	1	..	..	2	..	..
Not entitled to benefits — New	3	..	..	..	3	8	9	5	18	13	7	1	3	2	32	13	4	1
Total	39	39	7	3	16	25	52	51	56	70	42	44	18	19	44	51	23	25
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	1		..		12		8		23		2		2		20		3	
Departures — By death	..		..		..		1		..		..		..		..		..	
Departures — Otherwise	1		4		3		8		9		..		1		13		1	
Number of members sick	5		..		..		7		6		2		2		6		3	
Period of sickness	80 w. 5 d.		..		..		77 w. 2 d.		28 w. 4 d.		10 w. 1 d.		13 w. 4 d.		69 w. 2 d.		11 w. 3 d.	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Error in balance.

INDEPENDENT ORDER OF RECHABITES.

Name of branch / Where situated / Year when established	Laurel. Sandhurst. 1870.		On to Victory. Bung Bong. 1870.		Concord. Bacchus Marsh. 1870.		St. John's. Nunawading. 1870.		Mitchell. Bairnsdale. 1870.		Hope of Kilmore. Kilmore. 1870.		Star of Wallan. Wallan Wallan. 1870.		Hope of Flemington. Flemington. 1871.		Royal. Norwood. 1871.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 176 3 8½	£ s. d. 13 15 5	£ s. d. 123 13 2	£ s. d. 7 3 8	£ s. d. 201 14 4½	£ s. d. 13 12 6	£ s. d. 118 8 2	£ s. d. 0 15 1	£ s. d. 193 9 5	£ s. d. 25 8 0	£ s. d. 288 15 8	£ s. d. 3 4 5	£ s. d. 196 3 11	£ s. d. −49 5 1	£ s. d. 124 19 4	£ s. d. 24 17 6	£ s. d. 550 10 6	£ s. d. 0 14 9
RECEIPTS.																		
Contributions	176 5 6	163 10 9	14 18 1	21 9 9	21 8 6	18 5 3	12 13 6	14 8 9	66 5 7	130 4 5	16 6 7	10 2 10	22 12 6	21 18 6	29 4 4	32 10 10	62 18 0	51 14 0
Levies	..	..	..	..	..	0 10 0	..	..	..	3 8 0	..	2 4 0	..	3 10 0	..	..	..	16 5 0
Initiation fees, &c.	7 11 9	..	..	..	..	..	..	0 15 0	17 15 6	0 10 0	..	1 4 0	..	..	6 5 0	..	1 19 6	..
Interest	9 12 2	..	8 3 0	0 13 0	12 1 0	..	6 12 0	..	13 12 0	..	10 13 3	..	4 1 0	..	7 10 0	1 10 0	21 10 0	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	10 19 1	0 0 7	..	..	..	..	..	..	4 4 0	..	4 4 0	..	25 15 6	..	1 14 3	..	2 13 2
Total Receipts	193 9 5	174 9 10	23 1 8	22 2 9	33 9 6	18 15 3	19 5 6	15 3 9	97 13 1	138 6 5	26 19 10	17 14 10	26 13 6	51 4 0	42 19 4	35 15 1	86 7 6	70 12 2
Total	369 13 1½	188 5 3	146 14 10	29 6 5	235 3 10½	32 7 9	137 13 8	15 18 10	291 2 6	163 14 5	315 15 6	20 19 3	222 17 5	1 18 11	167 18 8	60 12 7	636 18 0	71 6 11
EXPENDITURE.																		
Sick pay	129 12 6	..	0 16 8	..	..	..	..	..	20 11 8	..	5 0 0	..	22 16 8	..	3 0 0	..	50 6 8	..
Medical attendance	..	112 5 0	..	14 10 0	..	11 12 6	..	9 9 0	..	92 10 0	..	8 8 0	..	17 10 0	..	21 15 0	..	45 6 3
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	5 4 9	24 6 0	0 8 0	3 0 0	..	2 2 0	..	1 15 0	6 16 3	12 15 0	..	2 4 0	0 4 0	3 10 0	2 4 0	4 13 0	1 3 0	8 9 0
Management	..	39 11 9	..	3 19 5	..	2 15 0	..	1 0 8	..	23 3 6	..	8 19 0	..	2 19 6	..	7 3 6	..	7 4 0
Other expenditure	..	11 2 2	..	..	..	0 6 6	..	..	..	23 6 0	..	..	49 5 1	..	..	9 15 6	..	1 11 0
Total Expenditure	134 17 3	187 4 11	1 4 8	21 9 5	..	16 16 0	..	12 4 8	27 7 11	151 14 6	5 0 0	19 11 0	72 5 9	23 19 6	5 4 0	43 7 0	51 9 8	62 10 3
Balance	234 15 10½	1 0 4	145 10 2	7 17 0	235 3 10½	15 11 9	137 13 8	3 14 2	263 14 7	11 19 11	310 15 6	1 8 3	150 11 8	−22 0 7	162 14 8	17 5 7	585 8 4	8 16 8
DISPOSAL OF FUNDS.																		
Invested at interest	232 17 10	..	140 0 0	5 10 0	234 10 0	10 16 0	125 0 0	..	215 0 0	..	262 0 0	..	50 0 0	..	12 14 8	1 5 1	576 0 0	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	50 0 0	..	..	10 0 0	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	150 0 0	..	..	..
Cash not bearing interest	1 18 0½	1 0 4	5 10 2	2 7 0	0 13 10½	4 15 9	12 13 8	3 14 2	48 14 7	11 19 11	48 15 6	1 8 3	28 11 1	−22 0 7	..	6 0 6	9 8 4	8 16 8
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	..	..	22 0 7	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	107	112	15	15	13	11	9	8	32	53	13	11	12	17	24	19	40	38
Not entitled to benefits — Unfinancial	6	6	..	..	3	5	..	1	..	..	3	..	1	..	3	9	4	5
Not entitled to benefits — New	12	7	..	..	5	..	..	..	66	15	1	..	6	..	4	3	3	2
Total	125	125	15	15	21	16	9	9	98	68	17	11	19	17	31	31	47	45
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	14		..		..		..		18		..		..		9		3	
Departures — By death	2		..		..		..		2		..		..		..		1	
Departures — Otherwise	12		..		5		..		46		6		2		9		4	
Number of members sick	31		1		..		..		5		2		3		1		3	
Period of sickness	142 w. 3 d.		5 d.		..		..		38 w. 2 d.		7 w.		22 w. 5 d.		3 w.		50 w. 2 d.	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

INDEPENDENT ORDER OF RECHABITES.

Name of branch / Where situated / Year when established	Fern Tree. Scoresby. 1871.		Social. Frankston. 1871.		Hope of Murchison. Murchison. 1871.		Mathew Burnett. Durham Ox. 1871.		Salem. Cranbourne. 1871.		Hope of Dandenong. Dandenong. 1871.		Sutton. Long Gully. 1871.		Palm Branch. Mulgrave. 1871.		Hope of Greensborough. Greensborough. 1871.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	87 6 0	5 7 4	34 15 8	4 4 11	157 17 7	—0 0 8	67 19 4	—0 10 0	62 0 1	4 12 5	242 13 10	10 1 10	144 5 5	3 12 11	147 11 4	—0 5 9	275 7 11	—3 7 4
RECEIPTS.																		
Contributions	20 14 6	23 15 3	3 12 9	10 2 3	12 8 0	6 19 0	6 10 0	7 7 6	16 14 1	8 15 0	52 8 9	53 9 0	60 2 7	86 0 9	26 9 6	33 8 6	15 13 6	7 18 3
Levies	..	..	..	..	..	..	..	1 15 0	..	2 7 0	..	8 3 0	..	..	..	..	..	5 12 6
Initiation fees, &c.	..	0 5 0	5 3 6	4 6 0	2 5 0	..	..	..	0 12 0	0 5 0	3 16 0	0 15 0	4 6 9	1 15 3	6 13 0	0 5 0	..	..
Interest	1 2 4	..	..	..	8 1 6	2 8 0	3 15 0	..	2 11 7	..	12 12 0	..	5 2 3	..	13 3 9	..	9 13 7	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	0 3 6	..	2 19 6	..	2 7 2	..	0 4 0	..	1 3 0	..	4 1 9	..	..	..	3 4 2	..	0 4 $0\frac{1}{2}$
Total Receipts	21 16 10	24 3 9	8 16 3	17 7 9	22 14 6	11 14 2	10 5 0	9 6 6	19 17 8	12 10 0	68 16 9	66 8 9	69 11 7	87 16 0	46 6 3	36 17 8	25 7 1	13 14 $9\frac{1}{2}$
Total	109 2 10	29 11 1	43 11 11	21 12 8	180 12 1	11 13 6	78 4 4	8 16 6	81 17 9	17 2 5	311 10 7	76 10 7	213 17 0	91 8 11	193 17 7	36 11 11	300 15 0	10 7 $5\frac{1}{2}$
EXPENDITURE.																		
Sick pay	3 13 4	..	..	..	5 0 0	..	30 0 0	..	13 5 0	..	49 10 0	..	75 16 8	..	37 5 0	..	..	..
Medical attendance	..	17 16 3	..	..	..	..	..	..	..	..	..	41 15 0	..	56 15 0	..	20 8 0	..	7 16 3
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	1 0 0	3 13 0	..	..	..	2 2 0	0 5 0	1 0 0	0 2 0	2 6 0	0 16 0	8 3 0	1 13 9	10 17 0	2 1 0	3 17 0	..	2 10 0
Management	..	5 0 6	..	4 1 5	..	7 5 10	..	6 10 0	..	4 7 7	..	15 15 0	..	18 19 0	..	8 17 7	..	..
Other expenditure	..	1 0 0	3 8 8^1	17 12 9	1 17 5^2	0 18 0	..	0 10 0	..	4 18 8	..	10 17 6	..	0 19 9	..	3 12 0	0 10 1^3	2 12 6
Total Expenditure	4 13 4	27 9 9	3 8 8	21 14 2	6 17 5	10 5 10	30 5 0	8 0 0	13 7 0	11 12 3	50 6 0	76 10 6	77 10 5	87 10 9	39 6 0	36 14 7	0 10 1	12 18 9
Balance	104 9 6	2 1 4	40 3 3	—0 1 6	173 14 8	1 7 8	47 19 4	0 16 6	68 10 9	5 10 2	261 4 7	0 0 1	136 6 7	3 18 2	154 11 7	—0 2 8	300 4 11	—2 11 $3\frac{1}{2}$
DISPOSAL OF FUNDS.																		
Invested at interest	73 12 4	..	23 0 0	..	152 10 0	..	..	..	68 10 9	0 9 3	191 5 10	..	133 6 1	..	125 0 0	..	251 14 6	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	60 0 0	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	30 17 2	2 1 4	17 1 9	—0 1 6	21 4 8	1 7 8	47 19 4	0 16 6	..	5 0 11	9 18 9	0 0 1	3 0 6	3 18 2	29 8 11	—0 2 8	45 19 $1\frac{1}{2}$	—2 11 $3\frac{1}{2}$
Illegally expended, Incdntl. Fnd.	..	..	0 1 6	..	..	..	..	..	..	..	..	..	..	..	0 2 8	..	2 11 $3\frac{1}{2}$	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	17	18	1	4	8	9	4	4	9	12	33	40	42	41	15	19	13	12
Not entitled to benefits { Unfinancial	..	1	..	..	..	..	..	..	1	..	2	..	1	..	..	..	..	..
Not entitled to benefits { New	5	..	4	2	1	3	..	..	2	..	4	2	..	3	3	3	..	..
Total	22	19	5	6	9	12	4	4	12	12	39	42	43	44	18	22	13	12
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	..		2		3		..		1		6		5		6		..	
Departures { By death	..		..		..		..		..		..		2		..		..	
Departures { Otherwise	3		1		..		..		1		3		2		2		1	
Number of members sick	3		..		1		1		1		6		12		2		..	
Period of sickness	3 w. 4 d.		..		5 w.		30 w.		53 w.		49 w. 3 d.		75 w. 5 d.		57 w.		..	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Error in balance.

[2] Transferred to Incidental Fund in previous year.

[3] Error in previous year.

INDEPENDENT ORDER OF RECHABITES.

Name of branch / Where situated / Year when established	Rose of Livingston. Omeo. 1871.		Rising Sun. Coghill's Creek. 1871.		Zion's Hill. Heidelberg. 1871.		Star of Mornington. Moorooduc. 1872.		Herald of Peace. Sandhurst. 1872.		Ark of Safety. Euroa. 1872.		Star of the Wimmera. Horsham. 1872.		Bon Accord. Mitta Mitta. 1872.		Flower of the Forest. Bungaree. 1872.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 138 2 5	£ s. d. −9 4 10	£ s. d. 150 1 0	£ s. d. 1 7 1½	£ s. d. 197 2 4	£ s. d. 1 13 4	£ s. d. 199 15 10	£ s. d. −1 8 6½	£ s. d. 234 9 10	£ s. d. −3 5 3	£ s. d. 263 5 10	£ s. d. 0 17 2	£ s. d. 193 13 11	£ s. d. 17 13 11	£ s. d. 17 18 7	£ s. d. 3 0 5	£ s. d. 200 8 7	£ s. d. 1 15 4
Receipts.																		
Contributions	..	..	23 0 0	15 15 0	19 12 8½	23 13 0	20 12 6	40 12 0	36 9 4	51 1 7	15 17 0	20 2 0	45 12 3	50 11 0	..	..	21 14 0	16 17 6
Levies	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5 12 0	1 16 0	..	5 5 4
Initiation fees, &c.	..	..	0 12 0	..	0 12 0	0 2 6	2 11 0	2 7 6	2 18 0	0 17 0	4 4 0	7 10 8	15 9 0	..	..	..	3 8 6	..
Interest	..	..	4 2 8	..	9 12 0	..	10 4 0	..	13 19 1	..	25 5 3	1 7 6	..	..	..	..	9 14 4	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	9 4 10	..	..	..	0 3 0½	..	5 6 0½	..	..	..	1 18 6	..	19 2 7	..	0 10 6	..	7 9 9
Total Receipts	..	9 4 10	27 14 8	15 15 0	29 16 8½	23 18 6½	33 7 6	48 5 6½	53 6 5	51 18 7	45 6 3	30 18 8	61 1 3	69 13 7	5 12 0	2 16 6	34 16 10	29 12 7
Total	138 2 5	..	177 15 8	17 2 1½	226 19 0½	25 11 10½	233 3 4	46 17 0	287 16 3	48 13 4	308 12 1	31 15 10	254 15 2	87 7 6	23 10 7	5 16 11	235 5 5	31 7 11
Expenditure.																		
Sick pay	..	..	48 10 0	..	8 10 0	..	6 2 0	..	28 3 4	..	11 6 8	..	9 12 0	..	..	..	3 16 8	..
Medical attendance	..	..	..	7 17 6	..	13 13 0	..	28 7 9	..	26 10 0	..	25 0 0	..	35 15 0	..	..	..	10 5 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	..	..	0 3 0	3 8 0	0 2 0	3 5 0	0 15 0	3 5 0	0 16 0	6 11 0	1 13 0	2 15 0	5 2 9	7 8 0	..	1 4 0	0 13 6	3 15 0
Management	..	..	..	4 1 0	..	4 19 1	..	9 17 9	..	12 17 6	..	4 5 6	..	5 10 0	..	0 11 0	..	5 16 11
Other expenditure	138 2 5[1]	..	..	0 16 8	..	0 7 9	..	3 16 8	3 12 8[2]	1 10 11	..	3 0 5	..	35 10 0	..	0 19 6	..	10 12 4
Total Expenditure	138 2 5	..	48 13 0	16 3 2	8 12 0	22 4 10	6 17 0	45 7 2	32 12 0	47 9 5	12 19 8	35 0 11	14 14 9	84 3 0	..	2 14 6	4 10 2	30 9 3
Balance	..	..	129 2 8	0 18 11½	218 7 0½	3 7 0½	226 6 4	1 9 10	255 4 3	1 3 11	295 12 5	−3 5 1	240 0 5	3 4 6	23 10 7	3 2 5	230 15 3	0 18 8
Disposal of Funds.																		
Invested at interest	..	..	125 9 3	..	183 0 0	..	220 0 0	..	252 11 1	..	254 5 10	..	40 0 5	3 4 6	..	..	67 16 1	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	30 0 0	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	200 0 0	..	..	..	150 0 0	..
Cash not bearing interest	..	..	3 13 5	0 18 11½	35 7 0½	3 7 0½	6 6 4	1 9 10	2 13 2	1 3 11	8 1 6	−3 5 1	..	..	23 10 7	3 2 5	12 19 2	0 18 8
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	3 5 1	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Number of Members.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	4	..	17	17	15	16	15	17	27	29	9	13	24	35	4	4	16	16
Not entitled to benefits — Unfinancial	..	..	..	..	1	..	1	..	1	2	..	..	..	..	..	..	..	3
Not entitled to benefits — New	..	..	..	..	..	..	..	1	3	2	4	4	7	6	..	..	1	3
Total	4	..	17	17	16	16	16	18	31	33	13	17	31	41	4	4	17	22
Admission, Departure, Sickness, Mortality.																		
Admitted	..		1		1		3		4		5		13		..		6	
Departures — By death	..		1		..		..		..		..		..		..		..	
Departures — Otherwise	..		..		1		1		2		1		3		..		1	
Number of members sick	4		2		2		3		6		4		3		..		1	
Period of sickness	..		48 w. 3 d.		8 w. 3 d.		7 w. 1 d.		27 w. 5 d.		11 w. 2 d.		9 w. 4 d.		..		3 w. 5 d.	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

Note.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Lodge closed; no particulars given of this expenditure.

[2] Error in balance.

INDEPENDENT ORDER OF RECHABITES.

	North Fitzroy. North Fitzroy. 1872.		Hope of Eltham. Eltham. 1873.		Endeavour. Wangaratta. 1873.		Mount Franklin. Dry Diggings. 1873.		Hope of Violet Town. Violet Town. 1874.		Alexandra. Alexandra. 1874.		Mountaineer. Grant. 1875.		Good Result. Shepparton. 1875.		Rochester. Rochester. 1875.		Star of Northcote. Northcote. 1876.	
Name of branch																				
Where situated																				
Year when established ..																				
	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incdntl. Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	291 3 11	7 7 1	83 17 3	18 5 7	53 19 10	0 18 4	183 5 0	0 4 8	13 17 3	1 17 0	256 16 7	..	21 1 7	1 10 5	56 15 9	3 15 4	48 14 3	2 17 2	101 8 2	—9 2 6
RECEIPTS.																				
Contributions	50 1 7	55 0 9½	43 2 2	40 7 10	7 18 6	3 16 8	15 2 0	9 1 0	12 5 6	15 10 6	32 4 0	43 5 9	10 14 10	2 14 1	24 17 3	48 17 6	7 8 0	2 11 0	29 0 3½	38 0 6
Levies	..	..	..	..	..	0 14 0	..	..	..	..	..	..	..	..	..	..	..	..	..	1 17 0
Initiation fees, &c.	11 6 9	2 2 0	..	..	1 10 0	1 12 6	0 13 0	0 5 0	..	..	4 5 0	0 5 0	1 13 0	0 5 6	2 15 0	1 12 6	..	..	11 0 0	1 0 0
Interest	..	..	2 16 0	0 8 0	1 15 3	..	10 16 0	..	..	..	11 2 0	..	0 15 4	..	..	..	..	..	3 17 11	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	4 3 4	11 5 9	..	1 1 0	..	1 4 1	..	0 3 6	2 11 0	0 19 9	..	9 15 3	..	4 10 0	1 7 8	7 7 0	..	..	..	8 3 0
Total Receipts ..	65 11 8	68 8 6½	45 18 2	41 16 10	11 3 9	7 7 3	26 11 0	9 9 6	14 16 6	16 10 3	47 11 0	53 6 0	13 3 2	7 9 7	28 19 11	57 17 0	7 8 0	2 11 0	43 18 2½	49 0 6
Total	356 15 7	75 15 7½	129 15 5	60 2 5	65 3 7	8 5 7	209 16 0	9 14 2	28 13 9	18 7 3	304 7 7	53 6 0	34 4 9	9 0 0	85 15 8	61 12 4	56 2 3	5 8 2	145 6 4½	39 18 0
EXPENDITURE.																				
Sick pay	12 6 8	..	8 0 0	..	2 0 0	..	..	..	2 0 0	..	12 13 4	..	18 16 8	..	11 3 4	..	9 0 0	..	11 0 0	..
Medical attendance	..	40 3 7	..	16 17 0	..	..	..	2 15 0	..	10 2 6	..	31 4 0	..	..	..	39 16 3	..	..	..	18 4 9
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	3 8 0	8 7 0	2 16 0	4 10 0	0 6 0	0 15 0	0 3 0	2 15 0	..	1 4 0	1 7 0	4 19 0	1 5 0	0 6 0	1 9 0	4 9 0	0 4 0	1 9 0	3 13 0	4 15 0
Management	..	13 6 0	..	14 3 0	..	3 3 1	..	3 4 9	..	3 12 0	..	10 19 0	..	3 3 9	..	7 13 8	..	0 1 0	..	9 1 0
Other expenditure	..	13 17 0	..	4 8 9	..	0 12 6	..	0 14 6	..	0 8 0	..	2 1 0	..	..	..	7 16 4	..	..	..	3 9 9
Total Expenditure ..	15 14 8	75 13 7	10 16 0	39 18 9	2 6 0	4 10 7	0 3 0	9 9 3	2 0 0	15 6 6	14 0 4	49 3 0	20 1 8	3 9 9	12 12 4	59 15 3	9 4 0	1 10 0	14 13 0	35 10 6
Balance	341 0 11	0 2 0½	118 19 5	20 3 8	62 17 7	3 15 0	209 13 0	0 4 11	26 13 9	3 0 9	290 7 3	4 3 0	14 3 1	5 10 3	73 3 4	1 17 1	46 18 3	3 18 2	130 13 4½	4 7 6
DISPOSAL OF FUNDS.																				
Invested at interest	250 0 0	..	105 0 0	15 0 0	62 17 7	1 4 5	200 0 0	..	..	..	175 0 0	..	14 3 1	0 6 11	45 12 8	..	46 18 3	3 1 9	100 0 0	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest ..	91 0 11	0 2 0½	13 19 5	5 3 8	..	2 10 7	9 13 0	0 4 11	26 13 9	3 0 9	115 7 3	4 3 0	..	5 3 4	27 10 8	1 17 1	..	0 16 5	30 13 4½	4 7 6
Debts due by branch ..	..	..	..	..	..	..	..	..	..	..	..	3 10 3	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	End of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.
Entitled to benefits	14	42	12	27	3	4	13	14	4	7	21	21	13	7	3	20	8	7	9	21
Not entitled to benefits { Unfinancial ..	20	8	1	..	..	..	..	..	..	..	1	4	..	..	5	..	..	..	..	..
{ New	9	2	1	2	..	..	..	..	3	..	1	4	..	1	14	3	..	..	11	7
Total	43	52	14	29	3	4	13	14	7	7	23	29	13	8	22	23	8	7	20	28
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																				
Admitted	18		19		1		1		..		7		2		9		..		16	
Departures .. { By death ..	..		..		..		..		..		1		1		..		..		1	
{ Otherwise ..	9		4		..		..		..		6		5		8		1		7	
Number of members sick ..	6		3		1		..		..		2		2		2		1		5	
Period of sickness	12 w. 2 d.		8 w.		2 w.		..		2 w.		12 w. 4 d.		18 w. 5 d.		11 w. 1 d.		9 w.		12 w. 1 d.	
Deaths of registered wives ..	..		..		..		..		..		..		..		..		..		..	

INDEPENDENT ORDER OF RECHABITES.

Name of branch	Providence.	Working Band.	Test of Avenel.	Hope of Landsborough	Heyfield.	Emu.	Dawn of Hope.	Traralgon.	Star of Warracknabeal	Fryers.
Where situated	Yea.	Broadford.	Avenel.	Landsborough.	Heyfield.	Kerang.	Portland.	Traralgon.	Warracknabeal.	Fryerstown.
Year when established	1876.	1876.	1876.	1877.	1877.	1877.	1877.	1877.	1877.	1878.
	Sick and Funrl. Fd. / Incidental Fund.	Sick and Funrl. Fd. / Incidental Fund.	Sick and Funrl. Fd. / Incidental Fund.	Sick and Funrl. Fd. / Incidental Fund.	Sick and Funrl. Fd. / Incidental Fund.	Sick and Funrl. Fd. / Incdntl. Fund.	Sick and Funrl. Fd. / Incidental Fund.	Sick and Funrl. Fd. / Incdntl. Fund.	Sick and Funrl. Fd. / Incidental Fund.	Sick and Funeral Fnd. / Incidental Fund.
Balance from last year	57 13 0 / 5 5 11	33 2 6 / 1 16 9	32 0 4 / 22 2 1	23 10 7 / 0 4 2	7 9 3 / 1 13 9	31 7 9 / 5 9 9	59 12 2 / 1 9 10	27 5 0 / 4 3 3	51 6 11 / −8 2 9	160 15 7 / 0 13 7
Receipts.										
Contributions	22 3 4 / 7 17 8	10 11 6 / 12 15 0	25 13 6 / 43 1 10	25 19 11 / 12 9 3	6 6 0 / 2 16 0	.. / 0 11 3	22 1 0 / 18 15 9	7 14 0 / 3 14 3	14 11 6 / 7 14 3	46 0 6 / 43 6 8½
Levies	.. / 3 13 0	.. / 1 12 0	.. / ..	.. / ..	.. / 0 5 0	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..
Initiation fees, &c.	0 18 0 / ..	0 12 0 / 0 5 0	7 5 0 / 0 10 0	.. / ..	.. / ..	.. / ..	1 6 0 / 0 5 0	0 12 0 / 0 10 0	.. / ..	0 13 0 / ..
Interest	.. / ..	.. / ..	5 5 0 / 1 0 0	.. / ..	.. / ..	.. / ..	7 1 5 / ..	.. / ..	1 12 0 / 2 0 0	5 17 5½ / ..
Funeral donations	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..
Other receipts	.. / 9 4 3	.. / 0 6 0	.. / 1 8 0	0 10 0 / 4 0 6	.. / ..	.. / ..	.. / 0 8 0	.. / 0 3 6	.. / ..	.. / 1 19 5
Total Receipts	23 1 4 / 20 14 11	11 3 6 / 14 18 0	38 3 6 / 45 19 10	26 9 11 / 16 9 9	6 6 0 / 3 1 0	.. / 0 11 3	30 8 5 / 19 8 9	8 6 0 / 4 7 9	16 3 6 / 9 14 3	52 10 11½ / 45 6 1½
Total	80 14 4 / 26 0 10	44 6 0 / 16 14 9	70 3 10 / 68 1 11	50 0 6 / 16 13 11	13 15 3 / 4 14 9	31 7 9 / 6 1 0	90 0 7 / 20 18 7	35 11 0 / 8 11 0	67 10 5 / 1 11 6	213 6 6½ / 45 19 8½
Expenditure.										
Sick pay	10 0 0 / ..	.. / ..	32 5 8½ / ..	22 0 0 / ..	.. / ..	.. / ..	14 6 8 / ..	.. / ..	0 10 0 / ..	34 3 4 / ..
Medical attendance	.. / 8 5 0	.. / 7 12 3	.. / 22 19 0	.. / ..	.. / ..	.. / ..	.. / 12 5 0	.. / ..	.. / ..	.. / 26 8 0
Funeral donations	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..
Levies	0 3 0 / 3 13 0	0 2 0 / 1 10 0	2 9 0 / 4 9 0	.. / 3 15 0	.. / 1 0 0	.. / 0 6 0	3 15 0 / ..	.. / 1 2 0	.. / 3 17 6	0 6 0 / 7 0 0
Management	.. / 6 1 6	.. / 1 15 0	.. / 3 15 0	.. / 3 10 9	.. / 2 4 6	.. / 0 5 0	.. / 4 19 6	.. / 1 1 0	.. / 8 18 0	.. / 11 11 0
Other expenditure	.. / 2 10 5	.. / 2 16 3	.. / 11 18 2	.. / 7 4 6	.. / ..	.. / ..	.. / 0 15 6	.. / ..	.. / 0 5 0	.. / 2 4 7
Total Expenditure	10 3 0 / 20 9 11	0 2 0 / 13 13 6	34 14 8½ / 43 1 2	22 0 0 / 14 10 3	.. / 3 4 6	.. / 0 11 0	18 1 8 / 18 0 0	.. / 2 3 0	0 10 0 / 13 0 6	34 9 4 / 47 3 7
Balance	70 11 4 / 5 10 11	44 4 0 / 3 1 3	35 9 1½ / 25 0 9	28 0 6 / 2 3 8	13 15 3 / 1 10 3	31 7 9 / 5 10 0	71 18 11 / 2 18 7	35 11 0 / 6 8 0	67 0 5 / −11 9 0	178 17 2½ / −1 3 10½
Disposal of Funds.										
Invested at interest	.. / ..	30 0 0 / ..	35 9 1½ / 25 0 9	.. / ..	10 0 0 / ..	26 12 0 / ..	57 1 4 / ..	35 0 0 / 2 0 0	50 0 0 / ..	167 0 0 / ..
Invested in halls	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..
Invested, other freehold property	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..
Cash not bearing interest	70 11 4 / 5 10 11	14 4 0 / 3 1 3	.. / ..	28 0 6 / 2 3 8	3 15 3 / 1 10 3	4 15 9 / 5 10 0	14 17 7 / 2 18 7	0 11 0 / 4 8 0	5 11 5 / −11 9 0	10 13 4 / −1 3 10½
Illegally expended, Incdntl. Fnd.	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	11 9 0 / ..	1 3 10½ / ..
Debts due by branch	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..
Number of Members.	Beginning of year. / At end of year.	Beginning of year. / At end of year.	Beginning of year. / At end of year.	Beginning of year. / At end of year.	Beginning of year. / At end of year.	Beginning of year. / At end of year.	Beginning of year. / At end of year.	Beginning of year. / End of year.	Beginning of year. / At end of year.	At beginning of year. / At end of year.
Entitled to benefits	14 / 13	4 / 5	8 / 16	15 / 17	4 / 5	4 / ..	16 / 13	4 / 6	20 / 16	31 / 35
Not entitled to benefits { Unfinancial	3 / 5	1 / 2	4 / ..	.. / 1	.. / ..	.. / 4	.. / 2	.. / ..	.. / ..	1 / 1
Not entitled to benefits { New	6 / 1	5 / 1	12 / 6	4 / ..	1 / ..	.. / ..	2 / 1	1 / ..	.. / ..	6 / 1
Total	23 / 19	10 / 8	24 / 22	19 / 18	5 / 5	4 / 4	18 / 16	5 / 6	20 / 16	38 / 37
Admission, Departure, Sickness, Mortality.										
Admitted	2	1	7	..	..	..	2	1	..	1
Departures { By death	..	..	..	..	..	..	1	..	..	..
Departures { Otherwise	6	3	9	1	..	..	3	..	4	2
Number of members sick	3	..	5	6	..	..	3	..	1	5
Period of sickness	10 w.	..	32 w.	22 w.	..	..	14 w. 2 d.	..	3 d.	34 w. 1 d.
Deaths of registered wives	..	..	..	..	..	..	..	..	..	..

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

INDEPENDENT ORDER OF RECHABITES.

Name of branch / Where situated / Year when established	Never Surrender. Harrietville. 1878.		Hope of Bethanga. Bethanga. 1879.		Mount Rouse. Penshurst. 1879.		Kangerong. Dromana. 1879.		Hope of Wandin. Wandin Yallock. 1879.		Rose of Tatura. Tatura. 1881.		Murtoa Standard. Murtoa. 1881.		Mordialloc. Mordialloc. 1881.		Numurkah. Numurkah. 1882.		Father Hanneberry. Gordons. 1882.	
	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Fun. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.
Balance from last year	£ s. d. 83 4 3	£ s. d. 6 5 10	£ s. d. 24 19 10	£ s. d. 0 10 $0\frac{1}{2}$	£ s. d. 68 6 4	£ s. d. 17 0 0	£ s. d. 159 8 6	£ s. d. 16 10 8	£ s. d. 55 3 6	£ s. d. 0 12 5	£ s. d. ..	£ s. d. 14 13 0	£ s. d. 18 11 7	£ s. d. 0 3 11	£ s. d. 27 18 4	£ s. d. 5 3 $6\frac{1}{2}$	£ s. d. 46 17 10	£ s. d. —8 17 6	£ s. d. 10 12 9	£ s. d. 2 0 5
RECEIPTS.																				
Contributions	14 17 6	16 8 9	15 2 2	4 0 10	20 0 9	33 5 9	69 2 0	27 0 6	29 9 2	25 10 4	..	10 10 0	..	..	19 19 $5\frac{1}{2}$	21 0 3	37 3 8	74 3 6	11 18 1	10 14 3
Levies	..	2 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	2 8 0	..	3 7 0	..	0 7 6
Initiation fees, &c.	0 12 0	..	0 18 0	..	0 12 0	..	5 18 0	0 5 0	4 0 0	1 2 6	..	0 10 0	..	..	3 1 0	3 0 0	8 1 0	1 15 0	0 2 0	..
Interest	3 18 5	..	1 12 10	..	3 0 0	..	15 6 3	1 19 9	1 19 3	..	..	..	..	..	0 19 6	..	1 10 0	..	..	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	0 7 $0\frac{1}{4}$	..	0 9 6	..	1 2 0	..	8 16 6	..	1 10 0	14 10 0	0 15 0	..	..	..	6 11 $5\frac{1}{2}$	..	14 19 11	..	1 0 11
Total Receipts	19 7 11	18 15 $9\frac{1}{4}$	17 13 0	4 10 4	23 12 9	34 7 9	90 6 3	38 1 9	35 8 5	28 2 10	14 10 0	11 15 0	..	..	23 19 $11\frac{1}{2}$	32 19 $8\frac{1}{2}$	46 14 8	94 5 5	12 0 1	12 2 8
Total	102 12 2	25 1 $7\frac{1}{4}$	42 12 10	5 0 $4\frac{1}{2}$	91 19 1	51 7 9	249 14 9	54 12 5	90 11 11	28 15 3	14 10 0	26 8 0	18 11 7	0 3 11	51 18 $3\frac{1}{2}$	38 3 3	93 12 6	85 7 11	22 12 10	14 3 1
EXPENDITURE.																				
Sick pay	0 10 0	..	9 0 0	..	5 17 2	..	46 10 0	..	6 0 0	..	6 10 0	..	..	..	..	..	17 15 4	..	4 0 0	..
Medical attendance	..	12 15 0	..	0 7 6	..	23 13 3	..	..	..	18 5 0	..	..	..	..	..	15 8 9	..	43 1 3	..	3 7 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	0 2 0	2 4 0	0 15 0	2 9 0	0 2 0	3 8 0	1 3 0	10 1 0	0 15 0	5 1 0	..	1 4 0	..	..	0 10 0	3 3 0	1 14 0	6 9 0	0 2 0	1 14 0
Management	..	3 6 0	..	1 13 6	..	4 17 0	..	19 9 11	..	4 5 7	..	7 16 0	..	..	..	7 2 8	..	19 13 0	..	6 8 0
Other expenditure	[1] 0 0 $0\frac{1}{4}$	1 4 6	10 3 4^{2}	0 6 6	..	0 13 0	..	3 18 0	..	3 18 0	..	16 4 6	18 11 7^{3}	0 3 11	[1] 0 3 $8\frac{1}{2}$	10 1 6	9 12 8^{4}	10 0 6	3 8 7^{5}	2 12 0
Total Expenditure	0 12 $0\frac{1}{4}$	19 9 6	19 18 4	4 16 6	5 19 2	32 11 3	47 13 0	33 8 11	6 15 0	31 9 7	6 10 0	25 4 6	18 11 7	0 3 11	0 13 $8\frac{1}{2}$	35 15 11	29 2 0	79 3 9	7 10 7	14 1 0
Balance	102 0 $1\frac{3}{4}$	5 12 $1\frac{1}{4}$	22 14 6	0 3 $10\frac{1}{2}$	85 19 11	18 16 6	202 1 9	21 3 6	83 16 11	—2 14 4	8 0 0	1 3 6	..	..	51 4 7	2 7 4	64 10 6	6 4 2	15 2 3	0 2 1
DISPOSAL OF FUNDS.																				
Invested at interest	75 0 0	..	16 0 0	..	73 0 0	..	201 18 9	21 3 6	64 16 0	..	..	..	..	..	45 0 0	..	50 0 0	..	..	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	27 0 $1\frac{3}{4}$	5 12 $1\frac{1}{4}$	6 14 6	0 3 $10\frac{1}{2}$	12 19 11	18 16 6	0 3 0	..	16 6 7	—2 14 4	8 0 0	1 3 6	..	..	6 4 7	2 7 4	14 10 6	6 4 2	15 2 3	0 2 1
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	2 14 4	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	10 6 3	..	..
NUMBER OF MEMBERS.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Begin. of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.
Entitled to benefits	9	11	11	12	12	13	37	49	16	23	7	6	2	..	9	16	16	33	8	7
Not entitled to benefits { Unfinancial	..	..	..	..	3	2	..	..	1	1	1	..	..	..	..	..	..	..	..	2
Not entitled to benefits { New	1	..	..	1	3	1	9	5	4	5	..	..	..	..	4	1	12	..	8	1
Total	10	11	11	13	18	16	46	54	21	29	8	6	2	..	13	17	28	33	16	10
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																				
Admitted	1		2		1		10		10		..		..		5		11		1	
Departures { By death	..		..		..		..		..		..		..		..		..		..	
Departures { Otherwise	..		..		3		2		2		2		2		1		6		7	
Number of members sick	1		3		2		6		2		2		..		..		4		1	
Period of sickness	3 d.		9 w.		6 w.		46 w. 3 d.		6 w.		10 w. 3 d.		..		..		18 w. 5 d.		4 w.	
Deaths of registered wives	..		..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Error in balance.—[2] Paid on account of clearance member, who fell sick before year of probation was passed.—[3] Lodge closed; no particulars given of expenditure of this amount.—[4] Transferred to the Incidental Fund in 1882.—[5] Payment on account of previous years.

INDEPENDENT ORDER OF RECHABITES.

Name of branch / Where situated / Year when established	Star of Kew. Kew. 1882.		Laurel. Dimboola. 1882.		Hope of Hastings. Hastings. 1882.		Morning Star. Yarrawonga. 1882.		Essendon. Essendon. 1883.		Hope of Warragul. Warragul. 1883.		Albert Park. South Melbourne. 1884.		District Funds.		Total of Society.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	18 4 9	4 0 11	9 18 6	2 15 1	..	2 17 0	..	..	..	32 5 0	..	2 1 0	..	..	8,349 10 7	335 7 3	63,376 13 3½	1,229 19 10½
RECEIPTS.																		
Contributions	24 10 9	37 5 9	5 13 0	17 3 9	..	..	8 18 9	12 16 3	12 1 10	62 4 9	..	..	..	20 15 9	..	..	[2]7,407 7 6½	8,441 7 3½
Levies	..	..	..	..	..	..	..	..	..	..	..	..	..	..	301 2 2	1,169 0 11	..	286 9 3
Initiation fees, &c.	3 5 6	0 10 0	1 16 0	..	..	..	..	..	5 17 3	..	..	..	5 11 0	10 16 0	..	..	630 5 2	70 6 11
Interest	..	..	..	..	..	..	..	..	..	..	..	..	..	..	523 0 2	20 19 2	3,569 17 1½	75 1 8
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	6 1 3	..	2 7 2	..	..	9 2 6	8 5 6	30 0 0	..	..	..	5 0 0	4 7 2	20 5 8	547 18 3	424 17 2	1,449 17 8¾
Total Receipts	27 16 3	43 17 0	7 9 0	19 10 11	..	..	18 1 3	21 1 9	47 19 1	62 4 9	..	..	10 11 0	35 18 11	844 8 0	1,737 18 4	12,032 7 0	10,323 2 10¼
Total	46 1 0	47 17 11	17 7 6	22 6 0	..	2 17 0	18 1 3	21 1 9	47 19 1	94 9 9	..	2 1 0	10 11 0	35 18 11	9,193 18 7	2,073 5 7	75,409 0 3½	11,553 2 8¾
EXPENDITURE.																		
Sick pay	4 10 0	..	..	..	..	..	5 0 0	..	5 0 0	..	..	..	..	..	..	..	5,788 4 10½	..
Medical attendance	..	22 10 9	..	14 11 9	..	..	..	12 13 6	..	30 13 6	..	..	..	11 15 0	..	..	..	5,420 17 8
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	870 0 0	..	870 0 0	..
Levies	0 13 0	4 4 0	0 7 0	3 7 0	..	..	3 6 0	0 5 0	0 17 0	3 19 0	..	..	5 11 0	1 17 0	..	..	..	..
Management	..	9 8 0	..	3 9 9	..	..	..	1 5 3	..	11 16 9	..	..	..	5 0 1	..	873 7 8	..	2,824 5 0
Other expenditure	16 0 0[1]	5 9 9	..	..	..	2 17 0	..	2 7 4	..	40 10 3	..	2 1 0	..	15 10 6	320 2 5	587 14 9	596 3 7¾	1,757 3 6
Total Expenditure	21 3 0	41 12 6	0 7 0	21 8 6	..	2 17 0	8 6 0	16 11 1	5 17 0	86 19 6	..	2 1 0	5 11 0	34 2 7	1,190 2 5	1,461 2 5	7,254 8 6¼	10,002 6 2
Balance	24 18 0	6 5 5	17 0 6	0 17 6	..	..	9 15 3	4 10 8	42 2 1	7 10 3	..	..	5 0 0	1 16 4	8,003 16 2	612 3 2	68,154 11 9¼	1,550 16 6¾
DISPOSAL OF FUNDS.																		
Invested at interest	20 0 0	..	..	..	..	..	..	..	30 0 0	..	..	..	..	..	8,000 0 0	600 0 0	60,124 9 5	1,112 15 2
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3,478 19 0	41 0 0
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1,085 18 8	44 1 4
Cash not bearing interest	4 18 0	6 5 5	17 0 6	0 17 6	..	..	9 15 3	4 10 8	12 2 1	7 10 3	..	..	5 0 0	1 16 4	3 16 2	12 3 2	3,273 10 7¼	353 0 0¾
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	191 14 1	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1 3 4	197 1 10½
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	12	21	..	4	4	..	11	7	..	38	..	..	..	8	..	..	4,753	5,569
Not entitled to benefits { Unfinancial	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	197	177
Not entitled to benefits { New	7	..	6	1	..	..	..	..	25	..	5	..	..	6	..	..	937	397
Total	20	21	6	5	4	..	11	7	25	38	5	..	..	14	..	..	5,887	6,143
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	5		3		..		..		13		..		14		..		926	
Departures { By death	..		..		..		..		..		..		..		..		45	
Departures { Otherwise	4		4		4		4		..		5		..		..		625	
Number of members sick	2		..		..		2		1		..		..		..		955	
Period of sickness	4 w. 3 d.		..		..		5 w.		5 w.		..		..		..		7,061 w. 3½ d.	
Deaths of registered wives	..		..		..		..		..		..		..		..		1	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.—[1] Sick pay to other tents.—[2] Included in this amount is the sum of £5 18s. shown on page 43 on the next line.

UNITED ANCIENT ORDER OF DRUIDS.

Name of branch / Where situated / Year when established	Acorn. Fitzroy. 1861.		Pioneer. Melbourne. 1861.		Anglesea. Brunswick. 1866.		Misletoe. Melbourne. 1866.		Olive Branch. Carlton. 1866.		Stonehenge. Fitzroy. 1867.		Royal Oak. South Melbourne. 1867.		Prince of Wales. Fitzroy. 1867.		Star of Richmond. Richmond. 1867.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,097 15 2½	129 2 5½	1,190 0 7½	140 13 11½	147 6 3	36 17 10½	737 12 8½	28 1 6½	235 17 11	4 19 8½	853 5 7¼	283 19 4¾	640 19 5	50 12 5	139 18 8½	4 2 7½	256 9 10	11 4 10
RECEIPTS.																		
Contributions	285 9 9	285 3 3	235 5 1½	235 5 1½	178 14 1	178 14 1	209 14 3½	209 14 3½	85 10 6	85 10 6	217 9 11½	217 2 11½	335 9 1½	389 6 7	103 10 3	102 19 9	104 15 9	97 14 3
Levies	18 2 0	71 8 0	14 10 6	57 3 0	9 9 0	79 9 6	13 11 0	53 18 6	4 12 0	18 0 0	11 5 6	49 9 0	..	..	6 0 6	24 10 6	..	25 3 0
Initiation fees, &c.	23 7 3	17 5 3	17 10 0	16 8 0	11 7 9	13 14 9	10 5 0	7 10 6	5 15 0	4 7 6	15 18 0	11 4 6	17 6 0	11 15 6	7 5 0	6 12 6	18 11 6	18 19 6
Interest	68 2 3	8 0 0	78 17 3½	11 6 2½	2 10 9	..	54 3 1	..	12 1 1	..	15 18 0	11 4 6	48 17 0	..	5 8 0	0 10 0	15 11 4	..
Funeral donations	40 0 0	..	60 0 0	..	10 0 0	..	140 0 0	..	60 0 0	..	48 3 5	12 17 3	10 0 0	..	..	..	10 0 0	..
Other receipts	0 15 0	42 13 6	0 15 0	37 0 2	..	57 11 3	1 17 6	24 14 0	1 15 0	35 3 7	40 0 0	..	5 0 10	73 3 6	..	13 16 1	..	34 6 0
											0 10 0	38 5 7						
Total Receipts	435 16 3	424 10 0	406 17 11	357 2 6	212 1 7	329 9 7	429 10 10½	295 17 3½	169 13 7	143 1 7	333 6 10½	328 19 3½	416 12 11½	474 5 7	122 3 9	148 8 10	148 18 7	176 2 9
Total	1,533 11 5½	553 12 5½	1,596 18 6½	497 16 5½	359 7 10	366 7 5½	1,167 3 7	323 18 10	405 11 6	148 1 3½	1,186 12 5¾	612 18 8¼	1,057 12 4½	524 18 0	262 2 5½	152 11 5½	405 8 5	187 7 7
EXPENDITURE.																		
Sick pay	219 4 8	..	156 6 8	..	119 10 10	..	171 15 4	..	119 8 4	..	101 16 8	..	235 17 6	..	67 19 2	..	117 18 2	..
Medical attendance	..	231 2 9	..	213 13 10	..	190 13 10	..	193 5 0	..	78 10 5	..	149 0 6	..	288 6 1½	..	86 1 6	..	79 8 6
Funeral donations	40 0 0	..	60 0 0	..	10 0 0	..	140 0 0	..	60 0 0	..	40 0 0	..	10 0 0	..	..	..	10 0 0	..
Levies	79 0 0	24 0 6	62 17 6	19 14 0	40 19 0	16 3 6	59 19 0	18 1 0	20 14 0	6 9 0	52 16 6	17 0 6	79 1 0	24 16 6	26 13 0	8 6 0	28 16 6	8 0 6
Management	..	92 13 6	..	79 5 10	..	37 2 10	..	71 7 8	..	29 12 0	..	71 5 8	..	94 11 10	..	35 5 3	..	28 5 10
Other expenditure	..	66 17 7	5 3 4[1]	21 6 6	..	47 11 2	0 10 0[2]	9 12 6	..	27 0 9	..	20 6 0	..	32 4 10	..	9 13 4	..	41 11 11
Total Expenditure	338 4 8	414 14 4	284 7 6	334 0 2	170 9 10	291 11 4	372 4 4	292 6 2	200 2 4	141 12 2	194 13 2	257 12 8	324 18 6	439 19 3½	94 12 2	139 6 1	156 14 8	157 6 9
Balance	1,195 6 9½	138 18 1½	1,312 11 0½	163 16 3½	188 18 0	74 16 1½	794 19 3	31 12 8	205 9 2	6 9 1½	991 19 3¾	355 6 0¼	732 13 10½	84 18 8½	167 10 3½	13 5 4½	248 13 9	30 0 10
DISPOSAL OF FUNDS.																		
Invested at interest	1,195 0 0	127 12 1	1,280 0 0	160 0 0	175 0 0	35 1 6	794 19 3	20 4 4	202 18 4	..	991 19 3¾	343 8 8¼	732 13 10½	67 6 1½	164 12 4½	13 5 4½	246 15 11	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	0 6 9½	11 6 0½	32 11 0½	3 16 3½	13 18 0	39 14 7½	..	11 8 4	2 10 10	6 9 1½	..	11 17 4	..	17 12 7	2 17 11	..	1 17 10	30 0 10
Debts due by branch	..	..	..	..	..	3 15 0	..	..	..	..	..	..	..	..	..	..	..	..
	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
NUMBER OF MEMBERS.																		
Entitled to benefits	195	223	171	181	121	137	175	170	66	51	143	152	219	235	80	70	59	82
Not entitled { Unfinancial	14	8	6	11	..	1	5	6	4	6	30	9	13	5	14	18	3	1
to benefits { New	13	29	10	16	8	2	7	12	3	9	12	15	16	13	4	9	6	24
Total	222	260	187	208	129	140	187	188	73	66	185	176	248	253	98	97	68	107
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	46		40		21		17		10		31		32		16		47	
Departures { By death	2		2		..		6		3		2		..		..		..	
Departures { Otherwise	6		17		10		10		14		38		27		17		8	
Number of members sick	31		26		23		37		14		24		45		10		18	
Period of sickness	262 w. 1 d.		159 w. 4 d.		229 w. 5 d.		172 w. 2 d.		164 w.		101 w. 5 d.		435 w. 2 d.		76 w.		189 w. 2 d.	
Deaths of registered wives	..		2		1		2		..		..		1		..		1	

[1] Sick pay on account of another lodge.—[2] Allowed member for doctor.

UNITED ANCIENT ORDER OF DRUIDS.

Name of branch / Where situated / Year when established	Shannon. Collingwood. 1867.		Royal Oak. Ballarat. 1867.		Ancient Briton. Ballarat. 1868.		Shamrock. Coburg. 1867.		Prince Arthur. Melbourne. 1867.		Britannia. Port Melbourne. 1867.		Trafalgar. Williamstown. 1867.		Talbot. Talbot. 1870.		Mona. Melbourne. 1870.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 762 10 9½	£ s. d. 2 18 6½	£ s. d. 56 7 9	£ s. d. 38 8 5	£ s. d. 146 1 9¼	£ s. d. 2 18 11¼	£ s. d. 249 15 11	£ s. d. 21 16 6	£ s. d. 546 0 3	£ s. d. 35 14 6	£ s. d. 328 13 5	£ s. d. -11 11 4	£ s. d. 275 17 2½	£ s. d. 40 1 7½	£ s. d. 207 0 8	£ s. d. 3 4 4	£ s. d. 600 14 7¾	£ s. d. 69 10 7¼
RECEIPTS.																		
Contributions	316 15 1½	316 15 1½	74 3 3	93 8 10	40 0 2½	47 2 9½	71 10 7½	71 10 7½	167 18 2½	169 12 8½	166 3 0	195 10 6	192 3 2½	193 1 9½	43 2 1	43 2 1	270 10 11	270 18 8
Levies	19 18 0	80 17 0	..	..	..	..	5 10 3	16 16 0	10 4 6	38 5 0	..	21 6 0	11 13 0	46 4 0	2 7 6	27 10 6	14 2 0	58 2 6
Initiation fees, &c.	12 8 9	11 13 3	1 0 0	0 15 0	0 7 6	0 12 6	0 2 6	0 2 6	15 2 3	10 7 9	3 13 6	2 7 6	13 11 3	10 13 9	1 0 0	1 0 0	6 19 6	7 6 0
Interest	41 16 6	..	2 0 0	1 0 0	7 18 4	..	14 13 4	..	42 5 1	..	15 10 0	..	16 13 6	1 0 0	7 10 0	..	45 6 7	..
Funeral donations	95 0 0	..	35 0 0	..	..	..	..	..	60 0 0	..	..	..	70 0 0	..	..	..	70 0 0	..
Other receipts	..	38 15 4	..	7 14 5	..	6 8 10	..	10 11 3	..	8 12 0	2 7 9	28 16 2½	19 6 0	40 19 8	..	6 9 6	0 15 0	29 10 9
Total Receipts	485 18 4½	448 0 8½	112 3 3	102 18 3	48 6 0½	54 4 1½	91 16 8½	99 0 4½	295 10 0½	226 17 5½	187 14 3	248 0 2½	323 6 11½	291 19 2½	53 19 7	78 2 1	407 14 0	365 17 11
Total	1,248 9 2	450 19 3	168 11 0	141 6 8	194 7 9¾	57 3 0¾	341 12 7½	120 16 10½	841 10 3½	262 11 11½	516 7 8	236 8 10½	599 4 2	332 0 10	261 0 3	81 6 5	1,008 8 7¾	435 8 6¼
EXPENDITURE.																		
Sick pay	226 1 8	..	46 16 8	..	39 8 4	..	73 0 4	..	217 12 2	..	68 13 4	..	154 2 8	..	69 15 0	..	131 13 8	..
Medical attendance	..	312 7 6	..	46 0 3	..	22 17 8	..	51 3 6	..	135 2 0	..	170 8 3	..	192 10 6	..	42 14 3	..	189 4 6
Funeral donations	95 0 0	..	35 0 0	..	..	..	..	..	60 0 0	..	..	..	80 0 0	..	..	..	70 0 0	..
Levies	85 19 0	30 4 2	15 3 6	5 0 6	8 7 6	2 15 0	16 16 0	5 8 0	42 9 6	13 0 6	38 4 6	12 0 6	46 6 0	16 4 6	10 5 0	3 19 0	62 11 0	20 3 6
Management	..	90 4 0	..	28 2 4	..	20 13 6	..	25 9 4	..	57 5 0	..	45 10 10	..	52 7 0	..	26 16 0	..	76 6 6
Other expenditure	0 6 0[1]	16 3 3	..	8 10 8	..	3 5 0	0 6 10[3]	3 12 6	..	10 5 9	7 16 8½	12 11 9	1 0 3[4]	21 17 10	..	2 9 3	100 2 10[5]	117 10 3
Total Expenditure	407 6 8	448 18 11	97 0 2	87 13 9	47 15 10	49 11 2	90 3 2	85 13 4	320 1 8	215 13 3	114 14 6½	240 11 4	281 8 11	282 19 10	80 0 0	75 18 6	364 7 6	403 4 9
Balance	841 2 6	2 0 4	71 10 10	53 12 11	146 11 11¾	7 11 10¾	251 9 5½	35 3 6½	521 8 7½	46 18 8½	401 13 1½	-4 2 5½	317 15 3	49 1 0	181 0 3	5 7 11	644 1 1¾	32 3 9¼
DISPOSAL OF FUNDS.																		
Invested at interest	780 0 0	..	50 0 0	25 0 0	137 10 1	..	236 8 0	..	521 8 7½	46 16 0½	325 0 0	..	300 0 0	40 0 0	175 0 0	..	644 1 1¾	32 3 9¼
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	61 2 6	2 0 4	21 10 10	28 12 11	9 1 10¾	7 11 10¾	15 1 5½	35 3 6½	..	0 2 8	72 10 8	-4 2 5½	17 15 3	9 1 0	6 0 3	5 7 11	..	..
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	4 2 5½	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	14 2 9	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	288	237	50	48	25	29	51	51	99	110	135	108	129	133	32	33	212	174
Not entitled to benefits { Unfinancial	44	54	1	5	..	..	1	2	7	12	5	5	7	9	2	..	20	36
Not entitled to benefits { New	9	19	1	..	2	..	1	..	29	11	2	2	2	16	2	..	14	9
Total	341	310	52	53	27	29	53	53	135	133	142	115	138	158	36	33	246	219
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	32		2		3		..		23		7		27		1		19	
Departures { By death	3		1		..		..		2		..		3		..		3	
Departures { Otherwise	60		..		1		..		23		34		4		4		43	
Number of members sick	46		12		4		16		33		23		36		9		29	
Period of sickness	242 w. 1 d.		127 w.		54 w. 1 d.		90 w. 2 d.		288 w. 5 d.		80 w. 4 d.		240 w. 5 d.		86 w.		151 w. 4 d.	
Deaths of registered wives	4[2]		2		..		..		2		..		1		..		1	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Error in balance. [2] One of these was a wife of a half-benefit member. [3] No particulars given; cash short by this amount. [4] Refund to secretary. [5] Late secretary's defalcation.

UNITED ANCIENT ORDER OF DRUIDS.

Name of branch / Where situated / Year when established	Southern Cross. South Melbourne. 1871.		Greensborough. Greensborough. 1871.		Australia Felix. Essendon. 1871.		Canterbury. Prahran. 1872.		Quartzopolis. Sandhurst. 1872.		Star of Victoria. Warrnambool. 1872.		Iceni. Richmond. 1873.		Caractacus. Eaglehawk. 1873.		Charnwood. St. Kilda. 1876.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 140 4 1	£ s. d. 0 4 2	£ s. d. 212 15 5	£ s. d. 15 16 6	£ s. d. 198 11 7	£ s. d. 18 0 7½	£ s. d. 314 3 8½	£ s. d. 5 4 1	£ s. d. 264 0 7	£ s. d. 17 8 6	£ s. d. 307 16 6½	£ s. d. 21 11 1½	£ s. d. 409 13 10	£ s. d. 76 3 8½	£ s. d. 55 1 0½	£ s. d. 57 10 4	£ s. d. 221 18 10½	£ s. d. 55 10 10
RECEIPTS.																		
Contributions	111 16 9	131 7 3	52 1 9	51 19 9	181 16 3	181 16 3	163 11 8½	163 11 8½	107 12 5	107 12 5	67 15 11½	67 15 11½	130 15 3½	134 15 11	109 10 1½	95 11 1½	138 2 2½	137 19 2½
Levies	..	..	3 1 6	12 0 0	19 4 0	24 9 9	10 7 0	40 13 0	5 12 6	22 10 0	3 14 6	17 2 0	6 13 0	29 6 0	7 11 0	35 7 0	7 18 0	31 11 6
Initiation fees, &c.	2 14 0	3 5 0	4 5 6	3 10 0	7 10 0	14 12 6	10 6 6	11 10 6	5 8 0	5 0 0	1 0 0	3 10 6	6 13 9	8 5 9	0 3 0	0 7 6	8 11 0	8 17 6
Interest	4 16 9	..	6 0 4	..	..	..	21 11 3½	..	10 16 0	..	21 18 6	..	32 2 0	0 16 6	6 0 0	..	7 14 10	..
Funeral donations	..	..	..	..	30 0 0	..	..	..	20 0 0	..	..	..	30 0 0	..	10 0 0	..	40 0 0	..
Other receipts	..	15 12 6	0 10 0	6 3 9	..	58 19 6½	..	58 13 6	..	19 0 1	0 19 6	13 13 1	7 9 0	40 13 4½	45 0 0	6 15 0	..	50 19 5
Total Receipts	119 7 6	150 4 9	65 19 1	73 13 6	238 10 3	279 18 0½	205 16 6	274 8 8½	149 8 11	154 2 6	95 8 5½	102 1 6½	213 13 0½	213 17 6½	178 4 1½	138 0 7½	202 6 0½	229 7 7½
Total	259 11 7	150 8 11	278 14 6	89 10 0	437 1 10	297 18 8	520 0 2½	279 12 9½	413 9 6	171 11 0	403 5 0	123 12 8	623 6 10½	290 1 3	233 5 2	195 10 11½	424 4 11	284 18 5½
EXPENDITURE.																		
Sick pay	88 7 0[1]	..	17 15 0	..	51 6 0	..	68 13 4	..	81 11 8	..	17 6 8	..	56 0 10	..	114 3 4	..	109 3 4	..
Medical attendance	..	97 0 2	..	45 7 0	..	133 18 0½	..	203 8 6	..	75 2 0	..	58 10 0	..	129 8 8	..	90 4 6	..	113 18 11
Funeral donations	..	..	..	..	30 0 0	..	..	..	20 0 0	..	..	..	30 0 0	..	10 0 0	..	40 0 0	..
Levies	26 4 0	8 8 0	13 8 0	4 1 0	44 12 0	13 7 0	43 17 0	13 9 6	26 16 6	8 8 0	17 0 0	5 12 0	31 11 6	10 18 0	25 3 0	8 0 0	35 8 0	10 16 6
Management	..	41 5 6	..	11 16 0	..	57 8 6	..	43 19 7	..	37 3 3	..	23 14 0	..	25 11 9	..	31 19 8	..	59 3 3
Other expenditure	..	2 1 1	..	3 15 11	..	50 9 6½	..	17 15 11	..	25 2 0	..	8 18 3	..	44 19 2½	..	53 9 10	..	64 4 9
Total Expenditure	114 11 0	148 14 9	31 3 0	64 19 11	125 18 0	255 3 1	112 10 4	278 13 6	128 8 2	145 15 3	34 6 8	96 14 3	117 12 4	210 17 7½	149 6 4	183 14 0	184 11 4	248 3 5
Balance	145 0 7	1 14 2	247 11 6	24 10 1	311 3 10	42 15 7	407 9 10½	0 19 3½	285 1 4	25 15 9	368 18 4	26 18 5	505 14 6½	79 3 7½	83 18 10	11 16 11½	239 13 7	36 15 0½
DISPOSAL OF FUNDS.																		
Invested at interest	128 11 3	..	233 16 8	..	311 3 10	28 5 11	399 0 2	..	260 0 0	..	368 18 4	12 11 0	501 0 0	20 0 0	50 0 0	..	239 0 0	26 10 8
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	16 9 4	1 14 2	13 14 10	24 10 1	..	14 9 8	8 9 8½	0 19 3½	25 1 4	25 15 9	..	14 7 5	4 14 6½	59 3 7½	33 18 10	11 16 11½	0 13 7	10 4 4½
Debts due by branch	..	..	..	6 10 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	84	79	11	38	116	125	106	128	66	77	40	53	70	93	58	73	90	97
Not entitled { Unfinancial	3	5	4	3	2	5	9	3	8	2	2	8	3	9	1	3	3	9
Not entitled { New	5	5	25	3	9	17	7	13	18	3	22	1	36	9	26	..	14	14
Total	92	89	40	44	127	147	122	144	92	82	64	62	109	111	85	76	107	120
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	9		6		35		28		14		4		18		1		23	
Departures { By death	..		..		1		..		1		..		1		..		2	
Departures { Otherwise	12		2		14		6		23		6		15		10		8	
Number of members sick	12		4		9		17		15		7		12		23		20	
Period of sickness	86 w. 5 d.[1]		18 w. 1 d.		55 w. 1 d.		101 w. 4 d.		101 w.		20 w. 1 d.		64 w. 1 d.		189 w.		128 w. 4 d.	
Deaths of registered wives	..		..		1		..		..		..		1		1		..	

[1] One member was in the asylum, and £3 7s. of his sick pay was drawn to pay his contributions but the period of his sickness is not included in the 86 weeks 5 days.

UNITED ANCIENT ORDER OF DRUIDS.

Name of branch / Where situated / Year when established	Salisbury. South Melbourne. 1877.		Ivy. Footscray. 1877.		Grampians. Stawell. 1877.		Olive Leaf. Carlton. 1877.		Boadicea. Richmond. 1877.		Star. Windsor. 1878.		Avebury. North Fitzroy. 1878.		Standard. East Melbourne. 1878.		Excelsior. West Melbourne. 1878.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	174 13 3½	12 6 2	196 2 3	44 1 9	42 15 4	-19 17 8	187 13 6½	17 12 1	110 17 5	4 11 10½	219 5 6	13 4 2	84 15 2	5 16 6½	178 18 11½	25 13 1½	177 6 1	31 12 7½
RECEIPTS.																		
Contributions	119 12 5½	119 12 6½	139 12 9	138 18 3	20 9 11½	20 12 8½	76 7 2	76 7 2	87 1 7½	87 1 7½	76 5 3	76 5 3	48 4 3	48 2 9½	90 7 6	89 16 6	133 0 2½	133 0 2½
Levies	16 14 7	28 11 6	8 10 6	52 0 6	0 18 6	12 1 1	4 8 6	17 14 0	4 5 6	19 7 6	2 8 0	19 0 0	1 14 6	9 10 6	4 13 0	22 0 0	8 5 6	32 2 0
Initiation fees, &c.	7 10 9	6 7 9	21 2 0	17 6 6	..	..	4 18 0	5 5 0	8 3 0	6 8 0	10 7 6	7 12 6	4 8 3	2 5 3	7 6 6	6 10 6	11 4 3	9 13 3
Interest	11 18 0	..	6 18 1	..	1 14 8	..	8 2 3	..	1 19 0	..	12 0 0	..	3 6 4	..	11 12 7	..	6 13 6	..
Funeral donations	10 0 0	..	20 0 0	..	..	..	10 0 0	..	..	..	..	..	..	..	..	..	55 0 0	..
Other receipts	..	51 10 7	1 18 10	48 5 0	..	2 18 0	..	16 1 9½	2 11 6	20 4 5	..	17 10 6	..	5 13 11½	..	24 3 6	..	10 7 9
Total Receipts	165 15 9½	206 2 4½	198 2 2	256 10 3	23 3 1½	35 11 9½	103 15 11	115 7 11½	104 0 7½	133 1 6½	101 0 9	120 8 3	57 13 4	65 12 6	113 19 7	142 10 6	214 3 5½	185 3 2½
Total	340 9 1	218 8 6½	394 4 5	300 12 0	65 18 5½	15 14 1½	291 9 5½	133 0 0½	214 18 0½	137 13 5	320 6 3	133 12 5	142 8 6	71 9 0½	292 18 6½	168 3 7½	391 9 6½	216 15 10
EXPENDITURE.																		
Sick pay	79 18 4	..	65 18 4	..	1 6 8	..	16 3 4	..	44 1 8	..	9 0 0	..	13 6 8	..	60 13 0	..	61 10 0	..
Medical attendance	..	111 10 7	..	142 17 1	..	32 13 3	..	89 3 0	..	67 3 3	..	84 14 2	..	37 11 10½	..	82 1 7	..	114 9 5
Funeral donations	10 0 0	..	20 0 0	..	..	..	10 0 0	..	..	..	..	..	..	..	..	..	55 0 0	..
Levies	31 17 6	11 4 11	36 17 6	11 0 0	5 5 0	1 15 0	20 10 0	6 5 0	20 16 0	6 8 0	22 17 6	6 18 6	15 4 9	5 0 3	25 5 0	7 9 6	36 10 0	11 2 6
Management	..	34 9 6	..	27 3 9	..	18 8 2	..	26 8 2	..	21 13 8	..	31 4 4	..	23 5 0	..	43 19 0	..	36 6 8
Other expenditure	..	60 17 1	..	51 12 6	..	1 18 0	..	5 8 4½	..	19 10 4	..	4 15 0	..	2 13 10½	..	20 0 3	..	24 1 0
Total Expenditure	121 15 10	218 2 1	122 15 10	232 13 4	6 11 8	54 14 5	46 13 4	127 4 6½	64 17 8	114 15 3	31 17 6	127 12 0	28 11 5	68 11 0	85 18 0	153 10 4	153 0 0	185 19 7
Balance	218 13 3	0 6 5½	271 8 7	67 18 8	59 6 9½	-39 0 3½	244 16 1½	5 15 6	150 0 4½	22 18 2	288 8 9	6 0 5	113 17 1	2 18 0½	207 0 6½	14 13 3½	238 9 6½	30 16 3
DISPOSAL OF FUNDS.																		
Invested at interest	218 13 3	0 6 5½	271 8 7	62 12 1	20 0 2	..	244 16 1½	5 14 10½	150 0 4½	22 18 2	250 0 0	..	88 6 4	..	207 0 6½	14 13 3½	238 0 0	29 5 5
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	..	..	..	5 6 7	0 6 4	-39 0 3½	..	0 0 7½	..	..	38 8 9	6 0 5	25 10 9	2 18 0½	..	..	0 9 6½	1 10 10
Illegally expended, Inednt'l. Fnd.	..	..	..	..	39 0 3½	..	..	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	98	87	99	100	20	15	29	46	39	51	59	58	15	36	60	64	79	98
Not entitled to benefits { Unfinancial	6	8	11	4	..	2	21	12	15	18	1	..	8	1	26	16	18	8
Not entitled to benefits { New	2	9	1	21	..	..	23	12	31	6	9	9	16	2	11	6	25	15
Total	106	104	111	125	20	17	73	70	85	75	69	67	39	39	97	86	122	121
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	16		40		..		15		13		16		5		18		27	
Departures { By death	..		..		..		1[1]		..		..		..		..		2	
Departures { Otherwise	18		26		3		17		23		18		5		29		26	
Number of members sick	22		14		1		6		6		3		2		10		14	
Period of sickness	85 w. 5 d.		69 w. 5 d.		1 w. 2 d.		17 w. 4 d.		48 w. 4 d.		9 w.		13 w. 2 d.		62 w. 4 d.		(6 w. 3 d.	
Deaths of registered wives	1		2		..		..		..		..		..		..		2[2]	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Half-benefit member.

[2] One of these was a wife of a half-benefit member.

UNITED ANCIENT ORDER OF DRUIDS.

Name of branch / Where situated / Year when established	Caradoc. Hotham. 1879.		Wangate. Fitzroy. 1879.		Holly. Carlton. 1879.		Teutonia. Melbourne. 1879.		Mercia. Hotham. 1879.		Una. Carlton. 1880.		King Harold. Fitzroy. 1880.		Laurel. South Yarra. 1880.		Normanby. Sandridge. 1880.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	187 9 9	17 19 8	159 18 5½	12 5 5	136 18 2	22 16 7	197 8 4	13 18 10	86 16 1	0 0 2	150 8 8	48 16 7	162 18 0	25 2 6½	95 4 6	4 8 8	116 11 2	0 0 9
RECEIPTS.																		
Contributions	151 11 0	152 9 6	84 15 9	85 12 3	101 1 2	108 9 6½	73 12 10½	73 12 10½	..	..	148 5 6	150 12 0	99 16 0½	99 16 0½	76 2 3	77 17 3	97 19 0½	98 17 6½
Levies	10 2 6	38 1 6	4 10 6	20 11 6	6 11 0	25 1 0	3 19 0	16 7 0	..	..	9 10 0	36 13 0	7 1 6	26 18 6	4 5 6	17 11 6	6 7 0	24 10 6
Initiation fees, &c.	13 13 3	13 18 3	6 19 0	8 7 0	14 18 6	13 8 0	12 5 0	10 7 0	..	..	48 14 3	29 1 3	17 18 9	20 2 3	8 8 0	6 7 6	12 7 6	11 17 6
Interest	9 0 0	..	9 0 0	..	6 4 2	..	8 2 0	..	..	..	4 17 6	..	5 8 0	..	..	..	6 13 6	2 2 0
Funeral donations	40 0 0	..	..	..	..	..	40 0 0	..	..	..	..	..	40 0 0	..	40 0 0	..	..	..
Other receipts	68 2 9[1]	26 14 1	..	31 18 9	..	10 15 0	..	4 2 3	..	11 9 8	..	31 6 9	7 15 0	32 5 9	1 6 8	27 18 6	..	14 15 1
Total Receipts	292 9 6	231 3 4	105 5 3	146 9 6	128 14 10	157 13 6½	137 18 10½	104 9 1½	..	11 9 8	211 7 3	247 13 0	177 19 3½	179 2 6½	130 2 5	129 14 9	123 7 0½	152 2 7½
Total	479 19 3	249 3 0	265 3 8½	158 14 11	265 13 0	180 10 1½	335 7 2½	118 7 11½	86 16 1	11 9 10	361 15 11	296 9 7	340 17 3½	204 5 1	225 6 11	134 3 5	239 18 2½	152 3 4½
EXPENDITURE.																		
Sick pay	19 1 4	..	16 15 0	..	96 4 8	..	58 11 8	..	7 3 4	..	35 18 4	..	58 8 8	..	73 15 0	..	29 8 4	..
Medical attendance	..	132 7 0	..	69 16 6	..	92 18 0	..	64 10 4	..	..	..	124 0 7	..	94 2 9½	..	71 8 3	..	113 6 0
Funeral donations	40 0 0	..	..	..	..	..	40 0 0	..	..	..	..	..	40 0 0	..	40 0 0	..	..	..
Levies	42 5 6	15 6 6	22 16 0	7 10 6	28 12 0	10 6 9	19 13 6	5 15 0	7 6 0	2 2 0	46 1 6	12 10 6	19 4 6	22 15 0	19 15 6	6 1 0	27 12 6	8 3 6
Management	..	43 17 10	..	26 18 8	..	33 0 0	..	33 10 0	..	4 14 6	..	45 12 6	..	32 10 2	..	31 9 0	..	22 15 7
Other expenditure	..	41 11 10	..	14 12 0	..	8 11 6	..	10 8 11	72 6 9[3]	4 13 4	..	45 2 0	13 6 0[4]	21 6 9	..	25 4 0	..	4 7 1
Total Expenditure	101 6 10	233 3 2	39 11 0	118 17 8	124 16 8	141 16 3	118 5 2	114 4 3	86 16 1	11 9 10	81 19 10	227 5 7	130 19 2	170 14 8½	133 10 6	134 2 3	57 0 10	148 12 2
Balance	378 12 5	15 19 10	225 12 8½	39 17 3	140 16 4	35 13 10½	217 2 c½	4 3 8½	..	..	279 16 1	69 4 0	209 18 1½	33 10 4½	91 16 5	0 1 2	182 17 4½	3 11 2½
DISPOSAL OF FUNDS.																		
Invested at interest	276 19 7	9 19 10	225 12 8½	24 7 3½	135 18 11	30 0 0	216 19 2	..	..	..	279 16 0	69 4 0	209 18 1½	33 10 4½	81 18 8	..	175 0 0	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	101 12 10	6 0 0	..	15 9 11½	4 17 5	5 13 10½	0 2 10½	4 3 8½	..	..	0 0 1	..	..	..	9 17 9	0 1 2	7 17 4½	3 11 2½
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At end of year.	At beginning of year.
Entitled to benefits	59	126	53	57	57	74	59	43	30	..	55	100	65	74	57	54	63	75
Not entitled to benefits { Unfinancial	11	6	11	4	7	4	18	16	7	..	24	3	5	9	5	1	..	3
Not entitled to benefits { New	46	12	6	13	15	17	11	17	..	..	27	54	12	24	2	11	25	14
Total	116	144	70	74	79	95	88	76	37	..	106	157	82	107	64	66	88	92
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	53		19		33		22		..		72		48		15		24	
Departures { By death	2[2]		..		..		2		..		..		3[5]		2		..	
Departures { Otherwise	23		15		17		32		37		21		20		11		20	
Number of members sick	7		7		12		8		2		12		6		12		15	
Period of sickness	19 w. 1 d.		17 w. 5 d.		116 w. 3 d.		68 w. 1 d.		7 w. 1 d.		37 w. 5 d.		72 w. 1 d.		97 w. 5 d.		30 w. 3 d.	
Deaths of registered wives	2		..		..		..		..		..		..		..		..	

[1] Of this amount £67 10s. 5d. was received from the Mercia Lodge on amalgamation.—[2] One member unfinancial at time of death.—[3] Of this amount £67 19s. 5d. was paid to the Caradoc Lodge on amalgamation, the balance—£4 7s. 4d.—not being accounted for.—[4] Repaid to Incidental Fund to correct an error.—[5] One funeral donation not yet paid.

UNITED ANCIENT ORDER OF DRUIDS.

Name of branch / Where situated / Year when established	Universal. Clifton Hill. 1881.		Crescent. Hotham. 1881.		Rising Sun. North Carlton. 1881.		Golden Sickle. Brighton. 1881.		Cambria. Melbourne. 1881.		Yarraberg. North Melbourne. 1881.		Tara. West Melbourne. 1881.		Ivanhoe. Fitzroy. 1881.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	14 8 11½	18 9 4	126 15 4	11 15 5½	150 3 11	32 9 4	73 9 8	10 11 10	88 12 5	4 2 11	74 4 0	4 16 6	91 18 11	12 17 2	64 16 2	—10 4 2
RECEIPTS.																
Contributions	37 0 10½	37 0 10	98 2 9	97 12 9	133 17 9	144 16 2	67 8 3	67 8 3	54 8 1½	55 17 1½	47 5 7	47 5 7	81 2 7½	81 2 7½	70 8 1½	73 3 7½
Levies	2 4 6	8 17 0	6 3 0	24 12 0	7 10 6	35 5 0	3 10 6	17 18 6	2 8 0	12 8 0	2 18 0	12 3 0	1 11 6	23 6 6	3 11 6	14 17 0
Initiation fees, &c.	3 1 6	3 0 0	9 12 0	9 19 0	30 4 0	24 10 0	0 13 0	2 3 6	5 10 3	3 0 3	3 14 0	4 17 6	10 6 0	7 8 0	6 7 9	6 1 9
Interest	1 6 0	..	7 11 1	..	9 0 0	..	..	..	..	..	2 0 9	..	1 17 3	..	4 16 1	..
Funeral donations	30 0 0	..	20 0 0	..	..	..	10 0 0	..	40 0 0	..	30 0 0	..	10 0 0	..	..	..
Other receipts	8 3 9½	3 13 6	3 3 0	72 14 9	..	7 4 1	..	11 16 9	..	8 13 9	..	8 14 3	..	7 2 3	..	3 10 6
Total Receipts	81 16 8	52 11 4½	144 11 10	204 18 6	180 12 3	211 15 3	81 11 9	99 7 0	102 6 4½	79 19 1½	85 18 4	73 0 4	104 17 4½	118 19 4½	85 3 5½	97 12 10½
Total	96 5 7½	71 0 8½	271 7 2	216 13 11½	330 16 2	244 4 7	155 1 5	109 18 10	190 18 9½	84 2 0½	160 2 4	77 16 10	196 16 3½	131 16 6½	149 19 7½	87 8 8½
EXPENDITURE.																
Sick pay	30 1 8	..	37 13 4	..	48 11 8	..	34 0 0	..	15 14 10	..	54 8 4	..	48 16 8	..	16 3 4	..
Medical attendance	..	30 4 6	..	80 1 6	..	129 18 5	..	66 9 6	..	45 11 2	..	37 16 9	..	78 19 2	..	55 14 2
Funeral donations	30 0 0	..	20 0 0	..	..	..	10 0 0	..	40 0 0	..	30 0 0	..	10 0 0	..	..	..
Levies	10 12 6	3 2 6	25 17 0	7 16 6	46 8 0	13 3 6	20 5 0	6 2 5	12 19 6	4 0 6	12 16 0	3 19 6	25 0 6	6 18 0	25 12 0	7 17 0
Management	..	16 5 2	..	37 4 0½	..	34 12 6	..	12 13 1	..	20 9 8	..	19 4 9	..	28 11 6	..	21 2 9
Other expenditure	..	16 17 3½	..	32 12 0	..	18 9 6	..	5 19 7	..	7 2 3	..	10 18 6	..	11 16 6	..	0 13 0
Total Expenditure	70 14 2	66 9 5½	83 10 4	157 14 0½	94 19 8	196 3 11	64 5 0	91 4 7	68 14 4	77 3 7	97 4 4	71 19 6	83 17 2	126 5 2	41 15 4	85 6 11
Balance	25 11 5½	4 11 3	187 16 10	58 19 11	235 16 6	48 0 8	90 16 5	18 14 3	122 4 5½	6 18 5½	62 18 0	5 17 4	112 19 1½	5 11 4½	108 4 3½	2 1 9½
DISPOSAL OF FUNDS.																
Invested at interest	24 15 10	..	187 16 10	56 15 0	235 15 8	48 0 8	50 0 0	..	120 0 0	5 0 0	52 13 4	..	87 19 1½	5 11 4½	104 16 1	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	0 15 7½	4 11 3	..	2 4 11	0 0 10	..	40 16 5	18 14 3	2 4 5½	1 18 5½	10 4 8	5 17 4	25 0 0	..	3 8 2½	2 1 9½
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	12	23	67	69	106	119	23	45	24	31	36	31	57	72	74	31
Not entitled { Unfinancial	..	..	4	7	..	10	16	3	6	4	10	8	13	1	7	17
to benefits { New	21	8	12	5	20	19	32	2	29	3	2	6	12	..	1	8
Total	33	31	83	81	126	148	71	50	59	38	48	45	82	73	82	56
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	8		25		56		4		7		11		21		18	
Departures { By death	2[1]		1		..		1[2]		3[3]		1		..		..	
Departures { Otherwise	8		26		34		24		25		13		30		44	
Number of members sick	4		8		8		7		5		9		8		7	
Period of sickness	50 w. 4 d.		35 w. 2 d.		48 w. 5 d.		59 w. 3 d.		15 w. 4 d.		57 w.		50 w. 4 d.		24 w. 1 d.	
Deaths of registered wives	..		..		..		..		..		1		1		..	

[1] One of these was a half-benefit member.

[2] Half-benefit member.

[3] One funeral donation not applied for.

UNITED ANCIENT ORDER OF DRUIDS.

Name of branch / Where situated / Year when established	Rowena. South Melbourne. 1881.		Centennial. Collingwood. 1881.		Osberga. Windsor. 1882.		Lloegria. Melbourne. 1882.		Malvina. Collingwood. 1882.		Cymry. Carlton. 1882.		Albyn. Collingwood. 1882.		Harmony. South Melbourne. 1883.	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	36 4 10½	19 14 c½	14 11 7½	—1 13 10½	72 1 1½	14 17 11½	73 10 7	12 2 6	63 12 2½	14 10 3	37 11 8	23 7 3	49 4 1	—1 6 6	57 1 10	0 0 10
RECEIPTS.																
Contributions	61 4 1½	61 1 7½	34 5 1	34 1 1	76 3 9	77 12 3½	80 19 0	83 14 0	67 18 9	67 18 9	50 7 4½	50 7 4½	44 8 3	44 0 0	71 15 7	71 6 1
Levies	3 11 6	14 12 6	1 16 6	7 2 6	3 15 0	23 12 6	4 8 0	20 8 6	3 7 6	14 14 0	1 12 6	12 16 6	2 4 0	10 2 0	4 5 6	19 16 9
Initiation fees, &c.	2 7 6	2 0 0	1 10 0	1 10 0	6 11 10½	5 7 7½	11 9 0	8 17 0	5 0 3	2 10 3	4 16 6	4 0 0	5 7 0	5 14 0	8 7 3	7 17 6
Interest	..	..	..	..	3 0 0	..	2 15 0	..	..	..	..	..	..	..	2 0 9	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	50 0 0	..	..	..	5 0 0	..
Other receipts	..	13 7 6	..	0 17 0	..	5 4 2	..	27 10 0	..	10 19 0	0 12 6	13 15 6	..	4 0 0	..	10 3 3
Total Receipts	67 3 1½	91 1 7½	37 11 7	43 10 7	89 10 7½	111 16 7	99 11 0	140 9 6	76 6 6	96 2 0	107 8 10½	80 19 4½	51 19 3	63 16 0	91 9 1	109 3 7
Total	103 8 0	110 15 8	52 3 2½	41 16 8½	161 11 9	126 14 6½	173 1 7	152 12 0	139 18 8½	110 12 3	145 0 6½	104 6 7½	101 3 4	62 9 6	148 10 11	109 4 5
EXPENDITURE.																
Sick pay	29 2 6	..	10 3 4	..	50 16 8	..	11 0 0	..	13 6 8	..	35 15 0	..	11 16 8	..	18 18 4	..
Medical attendance	..	57 19 6	..	32 16 9	..	87 4 3	..	66 9 11	..	65 11 3	..	37 16 6	..	35 14 4	..	70 14 6
Funeral donations	..	..	..	..	..	..	..	..	..	..	50 0 0	..	..	..	5 0 0	..
Levies	14 17 0	5 4 6	9 11 0	4 5 0	19 19 6	6 1 6	21 17 0	6 11 6	16 6 6	5 3 0	13 2 0	4 1 0	15 7 0	4 10 ⊛	22 16 6	7 0 6
Management	..	28 9 0	..	18 17 3	..	20 15 6	..	22 19 3	..	22 12 1	..	18 6 6	..	15 17 6	..	23 10 9
Other expenditure	..	12 9 2	..	..	..	15 2 9½	..	19 18 6	..	5 3 6	..	8 9 0	..	4 13 0	..	3 8 9
Total Expenditure	43 19 6	104 2 2	19 14 4	55 19 0	70 16 2	129 4 c½	32 17 0	115 19 2	29 13 2	98 9 10	98 17 0	68 13 0	27 3 8	60 14 10	46 14 10	104 14 6
Balance	59 8 6	6 13 6	32 8 10½	—14 2 3½	90 15 7	—2 9 6	140 4 7	36 12 10	110 5 6½	12 2 5	46 3 6½	35 13 7½	73 19 8	1 14 8	101 16 1	4 9 11
DISPOSAL OF FUNDS.																
Invested at interest	59 8 6	0 11 6	16 14 0	..	86 10 0	..	140 4 7	25 15 5	110 0 0	9 0 0	46 3 6½	25 18 9½	64 8 8	..	101 16 1	4 9 11
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	..	6 2 0	1 12 7	—14 2 3½	1 16 1	—2 9 6	..	10 17 5	0 5 6½	3 2 5	..	9 14 10	9 11 0	1 14 8	..	..
Illegally expended, Incdntl. Fnd.	..	..	14 2 3½	..	2 9 6	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	26	46	14	24	52	52	62	58	25	47	34	29	27	29	26	50
Not entitled to benefits { Unfinancial	7	2	3	1	..	6	3	3	8	2	17	15	..	7	9	3
Not entitled to benefits { New	30	2	13	..	8	13	5	10	25	3	4	..	23	8	29	8
Total	63	50	30	25	60	71	70	71	58	52	55	44	50	44	64	61
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	4		3		15		20		7		..		12		19	
Departures { By death	..		..		1[1]		..		1[1]		3[2]		..		..	
Departures { Otherwise	17		8		3		19		12		8		18		22	
Number of members sick	10		5		10		2		3		7		5		7	
Period of sickness	35 w.		10 w. 1 d.		60 w. 2 d.		11 w.		13 w. 2 d.		36 w. 1 d.		11 w. 5 d.		21 w. 1 d.	
Deaths of registered wives	..		..		..		..		..		..		..		1[2]	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Not entitled to benefits at time of death.

[2] Half-benefit member.

UNITED ANCIENT ORDER OF DRUIDS.

Name of branch / Where situated / Year when established	Alma. St. Kilda. 1883.		Sylvanus. Prahran. 1883.		Avon. Port Melbourne. 1883.		Concordia. Carlton. 1884.		Kew. Kew. 1884.		Voltock. Hawthorn. 1884.		Grand Lodge.		Total of Society.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	28 19 10½	5 7 10½	30 17 6	3 16 11	12 2 6	—0 18 0	..	..	..	..	..	..	9,241 10 5	15 8 9	23,664 12 8¼	1,631 3 0¾
RECEIPTS.																
Contributions	44 0 7½	48 6 7½	52 19 10½	52 6 10½	51 4 0	51 4 0	34 8 0	34 7 6	11 19 0	11 12 6	4 16 3	3 11 3	..	..	7,061 16 5½	7,208 4 6
Levies	2 5 0	10 12 0	2 19 6	12 1 6	3 6 6	12 18 0	2 19 0	11 17 0	0 18 6	2 15 6	0 12 6	1 17 6	1,864 17 3	615 16 8	377 11 10	1,623 17 1
Initiation fees, &c.	1 15 0	3 0 6	7 19 3	6 7 9	11 15 0	11 0 6	17 4 0	14 14 0	11 1 6	13 3 0	4 11 0	10 16 0	..	..	607 10 7½	544 11 1½
Interest	..	..	..	..	..	..	..	..	..	..	..	..	582 14 1	..	1,368 17 10	37 11 11½
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	9 19 0	..	16 16 3	..	18 8 3	..	8 6 0	..	0 19 0	..	0 17 0	1,163 8 9	1,034 12 10	1,344 3 4½	2,492 7 9½
Total Receipts	48 0 7½	71 18 1½	63 18 7½	87 12 4½	66 5 6	93 10 9	54 11 0	69 4 6	23 19 0	28 10 0	9 19 9	17 1 9	3,611 0 1	1,650 9 6	10,760 0 1½	11,906 12 5½
Total	77 0 6	77 6 0	94 16 1½	91 9 3½	78 8 0	92 12 9	54 11 0	69 4 6	23 19 0	28 10 0	9 19 9	17 1 9	12,852 10 6	1,665 18 3	34,424 12 9¾	13,537 15 6¼
EXPENDITURE.																
Sick pay	11 0 0	..	27 0 0	..	4 17 0	..	10 8 3	..	..	..	..	..	..	..	4,208 6 11	..
Medical attendance	..	50 3 11	..	44 12 11	..	58 12 0	..	28 6 0	..	6 10 0	..	2 1 8	..	..	..	6,313 11 0
Funeral donations	..	..	..	..	..	..	10 0 0	..	..	..	..	..	1,280 0 0	..	1,300 0 0	..
Levies	13 17 0	4 6 6	15 3 6	4 7 0	15 14 6	4 6 6	9 19 0	8 15 8	6 15 0	1 2 6	0 12 6	5 0 0	..	..	..	..
Management	..	9 19 3	..	24 3 10	..	9 8 9	..	16 10 6	..	4 5 0	..	2 7 8	..	675 0 8	..	2,934 19 10½
Other expenditure	..	1 12 6	..	17 2 0	..	15 3 0	..	15 10 3	..	16 3 9	..	4 4 0	745 0 0	680 17 2	945 18 8½	2,034 7 2
Total Expenditure	24 17 0	66 2 2	42 3 6	90 5 9	20 11 6	87 10 3	30 7 3	69 2 5	6 15 0	28 1 3	0 12 6	13 13 4	2,025 0 0	1,355 17 10	6,454 5 7½	11,282 18 0½
Balance	52 3 6	11 3 10	52 12 7½	1 3 6½	57 16 6	5 2 6	24 3 9	0 2 1	17 4 0	0 8 9	9 7 3	3 8 5	10,827 10 6	310 0 5	27,970 7 2¼	2,254 17 5¾
DISPOSAL OF FUNDS.																
Invested at interest	50 0 0	..	52 12 7½	0 15 2½	55 0 0	..	24 3 9	..	..	..	..	..	10,720 18 6	..	27,127 2 10	1,482 15 2
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	2 3 6	11 3 10	..	0 8 4	2 16 6	5 2 6	..	0 2 1	17 4 0	0 8 9	9 7 3	3 8 5	106 12 0	310 0 5	783 9 9¾	772 2 3¾
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	59 14 6½	..
Debts due by branch	..	..	..	3 10 6	..	..	..	..	..	..	..	..	..	..	..	36 12 6
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	15	30	22	35	..	32	..	35	..	..	..	..	..	..	4,589	5,033
Not entitled to benefits { Unfinancial	12	1	7	9	..	3	..	..	..	7	..	..	..	..	527	459
Not entitled to benefits { New	26	2	19	6	43	18	..	4	..	20	..	25	..	..	919	663
Total	53	33	48	50	43	53	..	39	..	27	..	25	..	..	6,035	6,155
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	4		17		22		41		27		26		..		1,315	
Departures { By death	..		..		..		2[2]		..		..		..		59	
Departures { Otherwise	24		15		12		..		..		1		..		1,136	
Number of members sick	2		7		2		2		..		..		..		832	
Period of sickness	11 w.		27 w. 1[1]		9 w. 4 d.		19 w. 5 d.		..		..		..		5,367 w. 2 d.	
Deaths of registered wives	..				..		..		..		..		..		31	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the banches as Receipts—Funeral donations.—[1] No claim made for funeral donation.—[2] One member not entitled to benefits at time of death; the other half benefit.

PROTESTANT ALLIANCE FRIENDLY SOCIETY OF AUSTRALASIA.

Name of branch / Where situated / Year when established	Perseverance. Melbourne. 1868.		Cosmopolitan. Port Melbourne. 1871.		Corio. Geelong. 1871.		Ballarat British. Ballarat. 1871.		Clunes. Clunes. 1871.		Prahran. Prahran. 1871.		Buninyong. Buninyong. 1871.		Daylesford. Daylesford. 1872.		Emerald Hill. South Melbourne. 1872.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	—24 7 1	32 9 5	102 6 8	—68 3 2	233 6 0	23 14 4	362 7 5	198 10 8	22 11 5	1 9 0	118 2 11	14 18 8	96 4 11	—1 8 1	15 2 7	—3 0 11	323 11 7	60 14 1
RECEIPTS.																		
Contributions	77 14 0	112 19 5	20 6 0	24 13 8	149 16 0	134 2 0	108 7 0	151 7 8	40 5 11	61 18 9	99 1 0	87 7 7	17 10 0	25 7 1	11 4 0	16 19 0	125 6 0	183 16 0
Levies	..	..	..	..	..	14 15 0	..	..	3 14 0	1 18 0	..	16 8 0	..	3 8 9	..	0 17 6	..	..
Initiation fees, &c.	0 10 6	0 18 0	2 3 3	2 3 3	20 11 3	22 6 3	0 10 0	1 2 6	..	..	6 17 6	7 2 6	..	..	..	..	17 3 3	12 17 3
Interest	..	..	..	..	9 0 0	..	30 0 0	..	..	..	6 3 7	..	4 10 0	..	..	..	17 10 7½	..
Funeral donations	..	..	..	..	60 0 0	..	60 0 0	..	..	..	20 0 0	..	40 0 0	..	..	..	20 0 0	..
Other receipts	37 2 8	7 10 10	..	23 10 0	0 6 0	6 4 0	..	2 10 1	..	0 8 9	0 14 4	19 11 7	..	0 12 0	4 19 7	0 5 11	..	8 3 1
Total Receipts	115 7 2	121 8 3	22 9 3	50 6 11	239 13 3	177 7 3	198 17 0	155 0 3	43 19 11	64 5 6	132 16 5	130 9 8	62 0 0	29 7 10	16 3 7	18 2 5	179 19 10½	204 16 4
Total	91 0 1	153 17 8	124 15 11	—17 16 3	472 19 3	201 1 7	561 4 5	353 10 11	66 11 4	65 14 6	250 19 4	145 8 4	158 4 11	27 19 9	31 6 2	15 1 6	503 11 5½	265 10 5
EXPENDITURE.																		
Sick pay	50 18 2	..	23 0 0	..	50 8 4	..	133 1 8	..	47 5 0	..	36 16 8	..	41 6 8	..	12 10 0	..	68 0 2	..
Medical attendance	..	62 15 0	..	18 1 6	..	118 7 6	..	83 17 3	..	39 16 8	..	101 5 0	..	9 15 0	..	11 0 0	..	115 13 9
Funeral donations	..	..	..	..	60 0 0	..	60 0 0	..	..	..	20 0 0	..	40 0 0	..	..	..	20 0 0	..
Levies	18 14 0	14 8 9	4 11 0	3 9 6	32 0 6	23 15 0	30 8 0	20 18 6	8 13 6	7 4 9	27 12 0	18 0 0	6 10 6	4 10 0	2 12 0	2 0 0	36 7 6	24 6 9
Management	..	13 14 6	..	14 16 0	..	21 13 6	..	43 5 9	..	12 18 6	..	22 13 10	..	14 1 9	..	0 6 0	..	33 3 7
Other expenditure	..	25 13 0	..	1 0 6	..	4 2 0	..	2 0 0	7 0 0[1]	0 5 3	..	12 6 5	..	0 2 0	..	0 4 0	..	33 2 10
Total Expenditure	69 12 2	116 11 3	27 11 0	37 7 6	142 8 10	167 18 0	223 9 8	150 1 6	62 18 6	60 5 2	84 8 8	154 5 3	87 17 2	28 8 9	15 2 0	13 10 0	124 7 8	206 6 11
Balance	21 7 11	37 6 5	97 4 11	—55 3 9	330 10 5	33 3 7	337 14 9	203 9 5	3 12 10	5 9 4	166 10 8	—8 16 11	70 7 9	—0 9 0	16 4 2	1 11 6	379 3 9½	59 3 6
DISPOSAL OF FUNDS.																		
Invested at interest	..	..	..	..	330 10 5	13 0 7	337 14 9	187 5 3	..	..	112 1 7	..	50 0 0	..	..	..	340 5 7	35 0 0
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	21 7 11	37 6 5	42 1 2	—55 3 9	..	20 3 0	..	16 4 2	3 12 10	5 9 4	45 12 2	—8 16 11	19 18 9	—0 9 0	16 4 2	1 11 6	38 18 2½	24 3 6
Illegally expended, Incdntl. Fnd.	..	..	55 3 9	..	..	..	..	..	..	..	8 16 11	..	0 9 0	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	57	56	15	11	91	99	77	76	34	19	66	66	13	13	11	11	63	91
Not entitled to benefits { Unfinancial	15	11	..	2	..	9	10	7	..	11	8	7	2	..	..	..	7	10
Not entitled to benefits { New	2	1	..	4	..	24	..	..	..	..	4	6	..	..	..	..	19	19
Total	74	68	15	17	91	132	87	83	34	30	78	79	15	13	11	11	89	120
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	2		4		48		1		..		17		..		..		37	
Departures { By death	..		..		3		3		..		1		2		..		1	
Departures { Otherwise	8		2		4		2		4		15		..		..		5	
Number of members sick	9		2		14		16		12		8		3		1		22	
Period of sickness	122 w. 5 d.		23 w.		54 w. 3 d.		143 w.		94 w. 3 d.		36 w. 5 d.		42 w. 2 d.		52 w.		71 w.	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Repayment of a loan.

PROTESTANT ALLIANCE FRIENDLY SOCIETY OF AUSTRALASIA.

	Hope. Maryborough. 1872.		Standard. Ballarat. 1872.		Duke of Richmond. Richmond. 1873.		Blue. Koroit. 1873.		Pleasant Creek. Pleasant Creek. 1873.		Gippsland. Sale. 1873.		Warrnambool British. Warrnambool. 1874.		Cheltenham. Cheltenham. 1880.		South Yarra. South Yarra. 1881.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 100 1 6	£ s. d. −54 4 6	£ s. d. 121 15 7	£ s. d. 58 1 6	£ s. d. 171 5 0	£ s. d. 36 18 3	£ s. d. 99 8 2	£ s. d. −42 4 6½	£ s. d. 116 16 11	£ s. d. −18 10 9	£ s. d. 156 4 1	£ s. d. 1 17 6	£ s. d. 298 12 10	£ s. d. −124 1 8	£ s. d. 190 7 8½	£ s. d. 11 4 10½	£ s. d. 72 0 8	£ s. d. −1 10 11
RECEIPTS.																		
Contributions	42 7 0	52 3 5	45 3 0	64 4 8	110 11 0	128 9 2	7 0 0	14 18 0	15 15 0½	7 11 6	29 8 0	39 6 0	52 3 0	37 15 6	131 19 0	151 14 2	32 12 0	43 18 2
Levies	..	..	..	..	..	21 19 0	..	1 15 0	..	6 17 8	..	..	..	7 8 6	..	19 7 6	..	8 2 6
Initiation fees, &c.	0 7 6	0 7 6	0 12 6	1 7 6	11 1 9	11 6 9	..	..	0 5 3	0 5 3	1 12 9	1 12 9	4 17 9	5 10 3	5 3 10½	5 3 10½	1 4 0	1 4 0
Interest	..	..	8 11 7	..	4 1 0	..	9 11 8	..	..	..	9 2 3	..	12 0 0	..	13 13 4	..	0 10 0	..
Funeral donations	20 0 0	..	30 0 0	..	..	..	..	..	..	..	..	..	20 0 0	..	30 0 0	..	..	..
Other receipts	..	2 9 0	0 2 0	8 12 3	..	5 17 0	..	43 11 6	..	4 4 10	0 4 0	16 13 6	..	145 8 11	..	8 8 6	..	1 12 6
Total Receipts	62 14 6	54 19 11	84 9 1	74 4 5	125 13 9	167 11 11	16 11 8	60 4 6	16 0 3½	18 19 3	40 7 0	57 12 3	89 0 9	196 3 2	180 16 2½	184 14 0½	34 6 0	54 17 2
Total	162 16 0	0 15 5	206 4 8	132 5 11	296 18 9	204 10 2	115 19 10	17 19 11½	132 17 2½	0 8 6	196 11 1	59 9 9	387 13 7	72 1 6	371 3 11	195 18 11	106 6 8	53 6 3
EXPENDITURE.																		
Sick pay	21 9 6	..	23 16 8	..	85 16 8	..	11 3 7	..	..	..	14 0 0	..	3 6 8	..	41 10 0	..	20 11 8	..
Medical attendance	..	42 10 0	..	34 14 10½	..	93 14 0	..	13 2 0½	..	11 15 6	..	36 8 6	..	39 0 0	..	101 7 0	..	29 12 3
Funeral donations	20 0 0	..	30 0 0	..	..	..	..	..	..	..	..	..	20 0 0	..	30 0 0	..	..	..
Levies	11 9 6	8 1 9	10 17 0	8 8 9	25 5 6	19 5 0	1 19 0	1 13 9	4 13 9	5 17 3	5 12 6	3 15 0	11 9 0	8 16 3	43 4 6	31 11 3	9 5 6	7 3 9
Management	..	14 13 6	..	19 5 8	..	23 4 8	..	3 4 0	..	3 11 8	..	13 0 3	..	24 9 3	..	15 18 7	..	11 7 8
Other expenditure	..	2 2 6	..	10 15 0	..	4 3 0	41 4 0[1]	..	95 1 2[2]	4 4 6½	..	6 6 0	131 16 11[1]	2 3 6	1 10 0[4]	4 18 6	..	2 16 0
Total Expenditure	52 19 0	67 7 9	64 13 8	73 4 3½	111 2 2	140 6 8	54 6 7	17 19 9½	99 14 11	25 8 11½	19 12 6	59 9 9	166 12 7	74 9 0	116 4 6	153 15 4	29 17 2	50 19 8
Balance	109 17 0	−66 12 4	141 11 0	59 1 7½	185 16 7	64 3 6	61 13 3	0 0 2	33 2 3½	−25 0 5½	176 18 7	..	221 1 0	−2 7 6	254 19 5	42 3 7	76 9 6	2 6 7
DISPOSAL OF FUNDS.																		
Invested at interest	..	..	141 11 0	33 9 0	138 11 7	..	54 0 0	..	..	..	150 0 0	..	181 17 4	..	254 19 5	15 5 8	..	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	43 4 8	−66 12 4	..	25 12 7½	47 5 0	64 3 6	7 13 3	0 0 2	8 1 10	−25 0 5½	26 18 7	..	36 16 2	−2 7 6	..	26 17 11	76 9 6	2 6 7
Illegally expended, Incdntl. Fnd.	66 12 4	..	..	..	..	..	..	..	25 0 5½	..	..	..	2 7 6	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	29	29	33	32	58	69	8	8	18	10	16	21	36	35	67	97	31	21
Not entitled to benefits { Unfinancial	3	1	2	..	12	14	3	..	..	1	2	1	1	3	13	3	6	6
Not entitled to benefits { New	1	1	..	1	10	17	..	..	..	1	4	2	..	9	17	6	2	1
Total	33	31	35	33	80	100	11	8	18	12	22	24	37	47	97	106	39	28
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	1		1		27		..		1		4		12		13		3	
Departures { By death	1		1		..		..		2[3]		..		1		1		..	
Departures { Otherwise	2		2		7		3		5		2		1		3		14	
Number of members sick	4		8		9		2		..		1		1		11		5	
Period of sickness	65 w. 4 d.		59 w. 4 d.		101 w. 5 d.		11 w. 3 d.		..		34 w.		3 w. 2 d.		43 w.		23 w.	
Deaths of registered wives	..		1		..		..		..		..		..		1		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Due by Incidental Fund; written off as bad debt. [2] Deficiency of late secretary (since dead); written off as bad debt. [3] Unfinancial at time of death. [4] Expenses in effecting mortgage.

PROTESTANT ALLIANCE FRIENDLY SOCIETY OF AUSTRALASIA.

	Pride of Brunswick. Brunswick and Coburg. 1882.		Loyal Footscray. Footscray. 1882.		Governor Walker. Collingwood. 1883.		Excelsior. St. Kilda. 1883.		Carlton. Carlton. 1883.		Star of Hotham. Hotham. 1884.		Grand Council Funds.		Total of Society.*	
Name of branch																
Where situated																
Year when established ..																
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funrl. Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	69 18 2	1 6 6	28 2 6	8 0 8	15 2 0	—1 10 0	19 17 9	3 12 0	..	..	..	..	1,433 18 4	—113 14 3	4,142 17 7½	24 8 8
RECEIPTS.																
Contributions	49 3 0	82 15 11	25 5 0	20 12 2	30 16 0	28 6 3	30 16 0	31 6 6	14 14 0	17 9 0	38 17 0	21 17 6	..	..	1,305 18 11½	1,540 19 1
Levies	..	19 8 0	..	7 13 6	..	4 18 0	..	5 0 0	..	..	..	3 3 0	335 11 9	243 15 0	3 14 0	142 19 11
Initiation fees, &c.	2 12 9	2 12 9	4 2 6	2 11 6	2 5 3	3 2 9	1 3 9	1 13 9	5 13 0	6 8 0	14 2 6	14 2 6	..	..	103 0 10½	103 18 10½
Interest	..	..	..	..	..	..	..	..	..	..	..	..	85 14 6	..	210 8 6½	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	4 12 8	..	5 1 0	1 0 0	2 10 0	..	2 2 0	..	0 17 0	..	4 13 6	20 5 9	37 7 7	64 14 4	362 18 0
Total Receipts ..	51 15 9	109 9 4	29 7 6	35 18 2	34 1 3	38 17 0	31 19 9	40 2 3	20 7 0	24 14 0	52 19 6	43 16 6	441 12 0	281 2 7	1,687 16 8½	2,150 15 10½
Total	121 13 11	110 15 10	57 10 0	43 18 10	49 3 3	37 7 0	51 17 6	43 14 3	20 7 0	24 14 0	52 19 6	43 16 6	1,875 10 4	167 8 4	5,830 14 4	2,175 4 6½
EXPENDITURE.																
Sick pay	57 11 8	..	0 18 8	..	2 1 8	..	5 6 8	..	..	..	6 0 0	..	..	..	757 0 1	..
Medical attendance	..	68 7 7	..	28 6 0	..	25 9 3	..	25 10 6	..	13 9 4	..	35 7 4	..	..	..	1,159 5 10
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	300 0 0	..	300 0 0	..
Levies	10 5 0	7 9 0	5 11 0	4 2 6	8 3 0	5 12 6	10 5 6	6 18 9	2 0 0	1 5 0	8 2 0	5 1 3	..	..	..	..
Management	..	9 7 9	..	6 8 0	..	9 1 0	..	10 14 0	..	7 6 0	..	14 13 0	..	190 7 9	..	553 6 2
Other expenditure	..	2 0 0	..	2 5 10	..	2 5 9	..	4 8 0	..	8 12 6	..	9 4 6	53 10 0[2]	6 14 10	330 2 1	151 16 5½
Total Expenditure ..	67 16 8	87 4 4	6 9 8	41 2 4	10 4 8	42 8 6	15 12 2	47 11 3	2 0 0	30 12 10	14 2 0	64 6 1	353 10 0	197 2 7	1,387 2 2	1,864 8 5½
Balance	53 17 3	23 11 6	51 0 4	2 16 6	38 18 7	—5 1 6	36 5 4	—3 17 0	18 7 0	—5 18 10	38 17 6	—20 9 7	1,522 0 4	—29 14 3	4,443 12 2	310 16 1
DISPOSAL OF FUNDS.																
Invested at interest	40 0 0	..	20 0 0	..	..	..	20 0 0	..	..	..	..	..	1,316 9 8	..	3,488 1 4	284 0 6
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest ..	13 17 3	23 11 6	31 0 4	2 16 6	33 17 1	—5 1 6	12 8 4	—3 17 0	12 8 2	—5 18 10	18 7 11	—20 9 7	175 16 5	—29 14 3	731 19 8½	26 15 7
Illegally expended, Incdntl. Fnd.	..	..	..	..	5 1 6	..	3 17 0	..	5 18 10	..	20 9 7	..	29 14 3	..	223 11 1½	..
Debts due by branch ..	..	9 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	9 0 0
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	26	32	6	15	7	21	..	16	..	6	..	36	..	..	762	890
Not entitled { Unfinancial ..	..	5	..	9	2	3	4	17	..	9	..	..	..	..	90	129
to benefits { New	12	4	13	7	11	3	32	..	..	..	..	11	..	..	127	117
Total	38	41	19	31	20	27	36	33	..	15	..	47	..	..	979	1,136
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	6		13		11		6		28		47		..		282	
Departures .. { By death ..	..		..		..		1[1]		..		..		..		17	
{ Otherwise ..	3		1		4		8		13		..		..		108	
Number of members sick ..	13		2		1		1		..		2		..		147	
Period of sickness	67 w. 1 d.		1 w. 2 d.		4 w. 1 d.		5 w. 2 d.		..		12 w.		..		1,072 w.	
Deaths of registered wives ..	..		..		..		..		..		..		..		2	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.——[1] Unfinancial at time of death.——[2] Repaid Duke of Richmond Lodge amount borrowed and interest.

BALLARAT DISTRICT.

Name of branch / Where situated / Year when established	Little John. Ballarat. 1861.		Pride of Linton. Linton. 1862.		Talbot. Talbot. 1862.		Stawell. Stawell. 1862.		Liberty. Ballarat. 1862.		Star of the West. Happy Valley. 1863.		Hope of Denmark. Buninyong. 1863.		Avoca. Avoca. 1864.	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 500 5 7	£ s. d. −33 5 3	£ s. d. 462 18 11	£ s. d. −138 6 4	£ s. d. 138 10 2	£ s. d. −103 3 0	£ s. d. 269 10 5	£ s. d. 41 19 2	£ s. d. 526 6 0	£ s. d. −4 1 2	£ s. d. 621 12 11	£ s. d. −36 4 6	£ s. d. 440 4 5	£ s. d. −38 12 0	£ s. d. 217 7 11	£ s. d. −10 17 9
RECEIPTS.																
Contributions	135 0 4	90 0 4	47 15 4	31 17 8	78 11 3	52 18 11	183 19 2	122 12 9	55 1 0	82 11 10	43 5 2	64 17 11	82 0 1	55 0 0	50 4 8	75 7 4
Levies	..	19 2 6	..	10 16 6	..	..	46 4 0	19 16 0	..	..	..	1 4 0	..	..	..	..
Initiation fees, &c.	1 5 0	..	..	..	3 17 6	..	0 5 0	..	3 10 0	..	..	..	0 10 0	..	..	..
Interest	19 17 4	..	17 5 0	..	..	..	11 3 10	..	38 11 8	..	30 17 8	..	21 15 0	..	12 0 0	..
Funeral donations	30 0 0	..	..	..	..	..	20 0 0	..	..	..	..	..	50 0 0	..	..	..
Other receipts	0 9 0	46 10 7	..	..	..	9 11 6	1 6 6	78 15 1	1 13 6	14 12 11	..	2 1 6	..	3 5 6	..	23 9 5
Total Receipts	186 11 8	155 13 5	65 0 4	42 14 2	82 8 9	62 10 5	262 18 6	221 3 10	98 16 2	97 4 9	74 2 10	68 3 5	154 5 1	58 5 6	62 4 8	98 16 9
Total	686 17 3	122 8 2	527 19 3	−95 12 2	220 18 11	−40 12 7	532 8 11	263 3 0	625 2 2	93 3 7	695 15 9	31 18 11	594 9 6	19 13 6	279 12 7	87 19 0
EXPENDITURE.																
Sick pay	153 14 6	..	15 0 0	..	22 0 0	..	218 2 8	..	83 15 0	..	9 17 0	..	32 8 0	..	78 14 1	..
Medical attendance	..	89 11 11	..	25 10 0	..	51 10 0	..	129 16 0	..	38 13 9	..	44 12 0	..	28 17 6	..	41 13 0
Funeral donations	30 0 0	..	..	..	..	..	20 0 0	..	..	..	..	..	50 0 0	..	..	..
Levies	27 1 0	14 4 6	9 16 6	5 13 4	15 5 6	8 1 0	35 9 6	18 16 0	15 0 6	8 13 6	12 18 6	7 6 6	16 1 6	9 3 2	13 19 0	7 8 0
Management	..	35 18 6	..	14 1 8	..	23 1 10	..	37 10 7	..	33 18 6	..	23 2 0	..	19 5 6	..	22 18 4
Other expenditure	..	20 16 3	..	..	..	1 4 0	..	52 8 11	..	4 17 6	..	..	..	6 8 10	..	20 18 6
Total Expenditure	210 15 6	160 11 2	24 16 6	45 5 0	37 5 6	83 16 10	273 12 2	238 11 6	98 15 6	86 3 3	22 15 6	75 0 6	98 9 6	63 15 0	92 13 1	92 17 10
Balance	476 1 9	−38 3 0	503 2 9	−140 17 2	183 13 5	−124 9 5	258 16 9	24 11 6	526 6 8	7 0 4	673 0 3	−43 1 7	496 0 0	−44 1 6	186 19 6	−4 18 10
DISPOSAL OF FUNDS.																
Invested at interest	369 0 0	..	321 0 0	..	..	..	..	..	504 0 0	..	584 11 8	..	425 0 0	..	182 0 8	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	68 18 9	−38 3 0	41 5 7	−140 17 2	59 4 0	−124 9 5	258 16 9	24 11 6	22 6 8	7 0 4	45 7 0	−43 1 7	26 18 6	−44 1 6	..	−4 18 10
Illegally expended, Incdntl. Fnd.	38 3 0	..	140 17 2	..	124 9 5	..	..	..	..	..	43 1 7	..	44 1 6	..	4 18 10	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	67	66	26	26	38	40	92	85	39	39	35	33	38	41	34	37
Not entitled to benefits { Unfinancial	4	4	1	..	..	..	7	6	..	1	1	..	4	..	2	..
Not entitled to benefits { New	1	3	..	..	1	1	1	..	..	..	..	..	1	1	1	..
Total	72	73	27	26	39	41	100	91	39	40	36	33	43	42	37	37
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	3		..		2		2		1		..		2		..	
Departures { By death	1		..		..		2[1]		..		..		2		..	
Departures { Otherwise	1		1		..		9		..		3		1		..	
Number of members sick	18		3		6		24		21		7		10		13	
Period of sickness	245 w.		15 w.		68 w. 3 d.		397 w. 1 d.		130 w. 2 d.		10 w.		32 w. 3 d.		85 w. 2 d.	
Deaths of registered wives	1		..		..		..		..		..		1		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] One donation not yet paid.

ANCIENT ORDER OF FORESTERS.

BALLARAT DISTRICT—continued.

Name of branch / Where situated / Year when established	Tuaggra. Maryborough. 1864.		District Funds.		Total of Society.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 138 8 9	£ s. d. —7 17 11	£ s. d. 152 16 7	£ s. d. 5 12 4	£ s. d. 3,468 1 8	£ s. d. —324 16 5
RECEIPTS.						
Contributions	74 15 3	112 2 10	..	..	750 12 3	687 9 7
Levies	..	..	171 12 0	91 1 0	46 4 0	50 19 0
Initiation fees, &c.	20 18 9	..	..	..	30 6 3	..
Interest	6 0 0	..	3 0 0	..	160 10 6	..
Funeral donations	10 0 0	..	..	..	..	..
Other receipts	..	16 17 0	..	6 11 7	3 9 0	201 15 1
Total Receipts	111 14 0	128 19 10	174 12 0	97 12 7	991 2 0	940 3 8
Total	250 2 9	121 1 11	327 8 7	103 4 11	4,459 3 8	615 7 3
EXPENDITURE.						
Sick pay	49 11 10	..	..	..	663 3 1	..
Medical attendance	..	80 11 3	..	..	..	530 15 5
Funeral donations	10 0 0	..	110 0 0	..	110 0 0	..
Levies	26 0 0	11 15 0	..	..	..	..
Management	..	39 2 8	..	65 13 0	..	314 12 7
Other expenditure	..	4 8 2	..	4 13 10	..	115 16 0
Total Expenditure	85 11 10	135 17 1	110 0 0	70 6 10	773 3 1	961 4 0
Balance	164 10 11	—14 15 2	217 8 7	32 18 1	3,686 0 7	—345 16 9
DISPOSAL OF FUNDS.						
Invested at interest	101 4 7	..	160 0 0	..	2,646 16 11	..
Invested in halls	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..
Cash not bearing interest	48 11 2	—14 15 2	57 8 7	32 18 1	628 17 0	—345 16 9
Illegally expended, Incdntl. Fnd.	14 15 2	..	..	..	410 6 8	..
Debts due by branch..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	45	56	..	..	414	423
Not entitled to benefits { Unfinancial	..	..	..	..	19	11
Not entitled to benefits { New	6	28	..	..	11	33
Total	51	84	..	..	444	467
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.						
Admitted	38		..		48	
Departures { By death	..		..		5	
Departures { Otherwise	5		..		20	
Number of members sick	13		..		115	
Period of sickness	59 w.		..		1,042 w. 5 d.	
Deaths of registered wives	1		..		3	

BENDIGO DISTRICT.

Name of branch / Where situated / Year when established	Queen of the Forest. Sandhurst. 1861.		Pride of the Forest. Sandhurst. 1861.		Happy Valley. Eaglehawk. 1861.		Bendigo. Sandhurst. 1861.		Banner of Hope. Kangaroo Flat. 1862.		Sherwood. Huntly. 1862.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 1,280 16 10½	£ s. d. 82 15 11	£ s. d. 718 5 8	£ s. d. 133 3 11	£ s. d. 918 7 4½	£ s. d. 64 1 11½	£ s. d. 1,874 7 4	£ s. d. 189 0 2	£ s. d. 301 16 5½	£ s. d. 7 6 10½	£ s. d. 281 12 0½	£ s. d. 49 15 3½
RECEIPTS.												
Contributions	276 9 1¾	276 9 1¾	235 10 3	235 10 3	269 3 4½	269 3 4½	300 15 7¼	300 15 8¾	62 15 8	62 15 8	80 15 11½	80 16 0½
Levies	31 13 0	83 18 0	26 8 0	70 0 0	..	79 6 0	55 6 9	85 6 0	10 17 0	21 18 0	8 12 6	26 12 0
Initiation fees, &c.	19 6 0	..	..	0 10 0	17 0 0	..	28 3 0	..	2 2 6	..	5 4 6	..
Interest	79 19 6	..	36 16 0	10 0 0	46 10 0	..	111 15 0	..	14 4 3	..	17 16 0	1 12 0
Funeral donations	140 0 0	..	80 0 0	..	90 0 0	..	100 0 0	..	20 0 0	..	20 0 0	..
Other receipts	26 2 10	27 16 8	6 1 0	58 8 7	4 0 10	42 15 10	101 12 0	39 1 6	..	11 5 6	..	1 10 0
Total Receipts	573 10 5¾	388 3 9¼	384 15 3	374 8 10	426 14 2½	391 5 2½	697 12 4¼	425 3 2¾	109 19 5	95 19 2	132 8 11½	110 10 0½
Total	1,854 7 4¼	470 19 8¼	1,103 0 11	507 12 9	1,345 1 7	455 7 2	2,571 19 8¼	614 3 4¾	411 15 10½	103 6 0½	414 1 0	160 5 4
EXPENDITURE.												
Sick pay	328 10 10	..	116 5 0	..	313 18 4	..	270 18 5	..	46 15 0	..	127 11 6	..
Medical attendance	..	206 7 6	..	179 11 8	..	198 10 8	..	254 14 2	..	50 15 3	..	66 8 9
Funeral donations	140 0 0	..	80 0 0	..	90 0 0	..	100 0 0	..	20 0 0	..	20 0 0	..
Levies	98 16 0	48 7 2	83 14 0	26 17 0	94 18 6	30 0 0	122 8 0	23 5 0	23 10 6	7 5 6	27 19 6	8 18 6
Management	..	90 17 6	..	87 12 9	..	79 18 2	..	116 7 7	..	31 4 9	..	23 1 0
Other expenditure	..	15 0 5	..	71 18 2	..	59 1 9	..	121 14 11	..	6 12 0	..	8 2 9
Total Expenditure	567 6 10	360 12 7	279 19 0	365 19 7	498 16 10	367 10 7	493 6 5	516 1 8	90 5 6	95 17 6	175 11 0	106 11 0
Balance	1,287 0 6¼	110 7 1¼	823 1 11	141 13 2	846 4 9	87 16 7	2,078 13 3¼	98 1 8¾	321 10 4½	7 8 6½	238 10 0	53 14 4
DISPOSAL OF FUNDS.												
Invested at interest	1,230 0 0	80 4 6	..	..	125 0 0	..	2,050 0 0	75 0 0	309 9 4	..	230 0 0	50 0 0
Invested in halls	..	..	400 0 0	100 0 0	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	57 0 6¼	30 2 7¼	423 1 11	41 13 2	721 4 9	87 16 7	28 13 3¼	23 1 8¾	12 1 0½	7 8 6½	8 10 0	3 14 4
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	213	199	178	175	178	199	231	225	48	45	57	57
Not entitled to benefits { Unfinancial	4	10	2	4	3	3	..	10	2	..	2	..
Not entitled to benefits { New	5	2	2	..	16	4	6	4	..	1	..	4
Total	222	211	182	179	197	206	237	239	50	46	59	61
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.												
Admitted	13		2		16		19		1		4	
Departures { By death	7		3		4		4		1		1	
Departures { Otherwise	17		2		3		13		4		1	
Number of members sick	47		34		55		4		11		16	
Period of sickness	525 w.		192 w. 4 d.		388 w. 3 d.		323 w. 1 d.		50 w.		183 w. 1 d.	
Deaths of registered wives	..		2		1		2		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.

BENDIGO DISTRICT—continued.

	King of the Forest. Long Gully, Sandhurst. 1862.		Alexandra. Sandhurst. 1862.		Victoria. California Gully, Sandhurst. 1863.		Hearts of Oak. Echuca. 1864.		Lockwood. Lockwood. 1866.		Pride of Marong. Marong. 1871.		District Funds.		Total of District.*	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,016 13 3½	272 5 5½	273 10 10	140 18 10	478 6 9½	340 17 0½	391 18 9½	—20 9 0	103 8 5	8 0 9	189 12 10	1 7 7	168 18 4	65 6 7½	7,997 15 0½	1,334 11 5
RECEIPTS.																
Contributions	268 19 11½	268 19 11	63 6 2	63 6 2	215 6 7	215 6 7	42 3 6	42 3 6	9 9 11¾	9 10 0¼	9 18 11¾	9 18 11¾	..	..	1,834 15 2	1,834 15 4
Levies	..	67 14 0	22 11 0	22 1 0	31 18 0	64 10 0	..	22 10 0	..	2 8 0	..	3 6 0	669 12 6	212 17 1	187 6 3	549 9 0
Initiation fees, &c.	10 0 0	..	3 9 6	..	11 9 0	..	..	..	..	..	3 10 0	..	..	..	100 4 6	0 10 0
Interest	94 5 6	..	..	11 16 0	31 13 7	..	..	..	..	..	7 1 7	..	..	..	440 1 5	23 8 0
Funeral donations	170 0 0	..	40 0 0	..	20 0 0	..	..	..	..	..	..	..	..	..	..	..
Other receipts	101 16 8	28 12 6	..	16 16 6	..	26 14 6	3 6 10½	6 9 7	..	..	..	0 7 6	38 4 2	..	281 4 4½	259 18 8
Total Receipts	645 2 1½	365 6 5	129 6 8	113 19 8	310 7 2	306 11 1	45 10 4½	71 3 1	9 9 11¾	11 18 0¼	20 10 6¾	13 12 5¾	707 16 8	212 17 1	2,843 11 8½	2,668 1 0
Total	1,661 15 5	637 11 10½	402 17 6	254 18 6	788 13 11½	647 8 1½	437 9 2	50 14 1	112 18 4¾	19 18 9¼	210 3 4¾	15 0 0¾	876 15 0	278 3 8½	10,841 6 9	4,002 12 5
EXPENDITURE.																
Sick pay	401 18 8	..	62 16 8	..	191 9 2	..	23 13 4	..	5 10 0	..	22 13 4	..	..	..	1,912 0 3	..
Medical attendance	..	240 3 9	..	57 15 6	..	172 12 6	..	63 2 0	..	18 0 0	..	4 0 0	..	..	..	1,512 1 9
Funeral donations	150 0 0[1]	..	40 0 0	..	20 0 0	..	6 19 6[3]	..	..	..	..	..	680 0 0	..	666 19 6	..
Levies	84 2 0	30 11 5	23 16 0	7 7 6	77 17 0	24 5 6	26 19 6	4 7 0	2 14 0	0 18 0	2 17 6	0 14 6	..	..	..	..
Management	..	72 18 11	..	46 3 3	..	64 5 0	..	30 11 8½	..	1 12 2	..	4 3 4	..	170 6 0	..	819 2 0½
Other expenditure	..	123 7 6	..	7 6 0	..	23 13 8	..	0 7 0	..	..	..	1 11 9	78 9 8[4]	14 10 10	78 9 8	453 6 9
Total Expenditure	636 0 8	467 1 7	126 12 8	118 12 3	289 6 2	284 16 8	57 12 4	98 7 8½	8 4 0	20 10 2	25 10 10	10 9 7	758 9 8	184 16 10	2,657 9 5	2,784 10 7½
Balance	1,025 14 9	170 10 3½	276 4 10	136 6 3	499 7 9½	362 11 5½	379 16 10	—47 13 7½	104 14 4¾	—0 11 4¾	184 12 6¾	4 10 5¾	118 5 4	93 6 10½	8,183 17 4	1,218 1 9½
DISPOSAL OF FUNDS.																
Invested at interest	1,025 14 9	..	..	..	468 0 0	..	322 1 11	..	..	..	182 0 0	2 19 11	..	..	5,942 6 0	208 4 5
Invested in halls	..	..	273 10 10	102 11 9	..	..	..	..	..	..	..	..	..	..	673 10 10	202 11 9
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	..	170 10 3½	2 14 0	33 14 6	31 7 9½	362 11 5½	10 1 3½	—47 13 7½	104 3 0	—0 11 4¾	2 12 6¾	1 10 6¾	118 5 4	93 6 10½	1,519 15 5¾	807 5 7½
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	47 13 7½	..	0 11 4¾	..	..	..	..	..	48 5 0¼	..
Debts due by branch	..	..	..	150 0 0	..	..	..	..	..	..	..	..	..	..	..	150 0 0
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	169	172	51	48	159	158	38	43	6	6	8	8	..	..	1,336	1,335
Not entitled to benefits { Unfinancial	4	..	5	1	..	7	8	1	..	..	..	..	..	..	30	36
Not entitled to benefits { New	4	2	..	1	4	3	..	..	..	..	..	2	..	..	37	23
Total	177	174	56	50	163	168	46	44	6	6	8	10	..	..	1,403	1,394
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	8		2		6		..		..		3		..		74	
Departures { By death	8[2]		1		1		..		..		..		..		30	
Departures { Otherwise	3		7		..		2		..		1		..		53	
Number of members sick	48		10		40		5		2		3		..		275	
Period of sickness	673 w. 5 d.		140 w. 5 d.		303 w. 5 d.		23 w. 4 d.		5 w. 3 d.		24 w. 4 d.		..		2,834 w. 5 d.	
Deaths of registered wives	1		2		..		..		..		..		..		8	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amount shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as receipts—Funeral donations.——[1] Of this £20 was paid for a member who died in 1883.——[2] Funeral donation not claimed in one case, and one member unfinancial at time of death.——[3] Portion of funeral donation on account of a death in 1883.——[4] Repayment to courts of sick pay paid by them to district members.

ANCIENT ORDER OF FORESTERS.

GEELONG AND WESTERN DISTRICT.

Name of branch / Where situated / Year when established	Barwon Rise. Geelong. 1861.		Belmont. Germantown. 1863.		Triumph, South Geelong. 1863.		Advance. West Geelong. 1865.		Duke of Edinburgh. Portarlington. 1867.		Prince of Wales. Drysdale. 1870.		District Funds.		Total of District.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	791 7 7	15 18 6	369 5 10½	4 0 6	218 10 1	5 12 7	435 8 4	13 1 9	321 15 1	1 0 2	143 18 11	16 15 0	1,013 2 1	28 1 7	3,293 7 11½	84 10 1
RECEIPTS.																
Contributions	150 5 5	150 0 0	36 10 1½	54 0 0	45 13 0	49 7 0	73 16 9	90 14 0	52 12 5	35 14 0	46 3 9	71 19 0	..	..	405 1 5½	451 14 0
Levies	..	10 0 0	..	3 12 0	..	..	..	..	..	2 17 0	..	..	87 15 6	47 8 0	..	16 9 0
Initiation fees, &c.	..	3 12 6	0 10 0	2 0 0	..	2 0 0	3 10 0	6 15 0	..	0 15 0	0 15 0	12 10 0	..	..	4 15 0	27 12 6
Interest	35 6 2	..	20 9 5	..	10 12 6	..	26 11 6	..	7 4 3	..	6 0 0	..	45 13 1	..	151 16 11	..
Funeral donations	40 0 0	..	..	..	20 0 0	..	20 0 0	..	..	..	20 0 0	..	..	..	..	..
Other receipts	0 6 0	13 16 9	..	0 19 7½	..	3 9 3	..	3 17 9	0 9 0	2 1 0	..	3 14 6	..	..	0 15 0	27 18 10½
Total Receipts	225 17 7	177 9 3	57 9 6½	60 11 7½	76 5 6	54 16 3	123 18 3	101 6 9	60 5 8	41 7 0	72 18 9	88 3 6	133 8 7	47 8 0	562 8 4½	523 14 4½
Total	1,017 5 2	193 7 9	426 15 5	64 12 1½	294 15 7	60 8 10	559 6 7	114 8 6	382 0 9	42 7 2	216 17 8	104 18 6	1,146 10 8	75 9 7	3,855 16 4	608 4 5½
EXPENDITURE.																
Sick pay	83 16 8	..	24 13 4	..	3 6 8	..	42 6 8	..	49 0 0	..	68 16 8	..	..	..	272 0 0	..
Medical attendance	..	107 7 9	..	43 18 9	..	31 5 6	..	70 18 9	..	28 14 0	..	53 8 0	..	..	..	335 12 9
Funeral donations	40 0 0	..	..	..	20 0 0	..	20 0 0	..	..	..	20 0 0	..	100 0 0	..	100 0 0	..
Levies	30 3 6	15 12 9	10 7 0	5 9 6	9 5 0	4 17 6	18 7 0	10 0 3	7 8 6	4 7 0	12 4 6	7 1 0	..	..	..	..
Management	..	39 8 0	..	7 16 9	..	13 10 7	..	20 11 0	..	9 1 0	..	9 18 0	..	48 12 6	..	148 17 10
Other expenditure	..	8 14 6	..	0 12 10½	..	1 13 9	..	3 12 0	..	..	..	12 3 0	..	17 8 0	..	44 4 1½
Total Expenditure	154 0 2	171 3 0	35 0 4	57 17 10½	32 11 8	51 7 4	80 13 8	105 2 0	56 8 6	42 2 0	101 1 2	82 10 0	100 0 0	66 0 6	372 0 0	528 14 8½
Balance	863 5 0	22 4 9	391 15 1	6 14 3	262 3 11	9 1 6	478 12 11	9 6 6	325 12 3	0 5 2	115 16 6	22 8 6	1,046 10 8	9 9 1	3,483 16 4	79 9 9
DISPOSAL OF FUNDS.																
Invested at interest	778 1 2	..	387 16 5	..	255 2 11	..	478 9 2	5 0 0	71 10 0	..	115 16 6	22 8 6	975 9 11	..	3,062 6 1	27 8 6
Invested in halls	..	..	..	..	..	..	..	..	234 13 6	..	..	..	..	..	234 13 6	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	85 3 10	22 4 9	3 18 8	6 14 3	7 1 0	9 1 6	0 3 9	4 6 6	19 8 9	0 5 2	..	..	71 0 9	9 9 1	186 16 9	52 1 3
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	100	102	31	37	30	32	63	64	30	27	34	44	..	..	288	306
Not entitled to benefits { Unfinancial	..	1	..	..	3	1	..	2	3	4	..	..	..	..	6	8
Not entitled to benefits { New	2	..	4	..	3	1	6	3	2	..	11	8	..	..	28	12
Total	102	103	35	37	36	34	69	69	35	31	45	52	..	..	322	326
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	5		2		2		7		1		12		..		29	
Departures { By death	2		..		1		1		..		1		..		5	
Departures { Otherwise	2		..		3		6		5		4		..		20	
Number of members sick	13		5		2		12		8		11		..		51	
Period of sickness	209 w. 2 d.		24 w. 4 d.		3 w. 2 d.		42 w. 2 d.		55 w. 3 d.		107 w. 5 d.		..		443 w.	
Deaths of registered wives	..		..		..		..		..		..		..		..	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the banches as Receipts—Funeral donations.

GRENVILLE DISTRICT.

	Forester's Home. Smythesdale. 1861.		Good Intent. Scarsdale. 1862.		Merry Foresters. Carngham. 1879.		District Funds.		Total of District.*	
Name of branch / Where situated / Year when established	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ 1,104 12 5	£ 5 7 4	£ 238 18 11	£ 15 12 0	£ 386 3 10	£ —22 16 11	£ 59 2 1	£ 4 2 1	£ 1,788 17 3	£ 2 4 6
RECEIPTS.										
Contributions	39 5 2	70 16 2	58 13 7	85 10 0	35 14 7	56 6 9	..	..	133 13 4	212 12 11
Levies	..	..	..	..	..	9 15 8	20 7 0	10 6 0	..	9 15 8
Initiation fees, &c.	3 17 0	..	..	..	..	..	..	..	3 17 0	..
Interest	51 10 6	..	15 0 0	..	19 0 0	..	..	..	85 10 6	..
Funeral donations	20 0 0	..	20 0 0	..	10 0 0	..	..	..	..	..
Other receipts	..	0 0 6	..	..	..	0 1 8	..	..	..	0 2 2
Total Receipts	114 12 8	70 16 8	93 13 7	85 10 0	64 14 7	66 4 1	20 7 0	10 6 0	223 0 10	222 10 9
Total	1,219 5 1	76 4 0	332 12 6	101 2 0	450 18 5	43 7 2	79 9 1	14 8 1	2,011 18 1	224 15 3
EXPENDITURE.										
Sick pay	79 0 0	..	96 8 3	..	36 13 6	..	..	..	212 1 9	..
Medical attendance	..	40 16 6	..	40 17 2	..	37 13 9	..	..	..	119 7 5
Funeral donations	20 0 0	..	20 0 0	..	10 0 0	..	50 0 0	..	50 0 0	..
Levies	4 16 6	2 7 6	8 19 6	4 13 0	6 11 0	3 5 6	..	..	..	..
Management	..	35 13 3	..	31 13 8	..	22 12 6	..	19 15 0	..	109 14 5
Other expenditure	1 1 0[1]	2 6 6	..	0 2 6	..	..	..	0 11 0	1 1 0	3 0 0
Total Expenditure	104 17 6	81 3 9	125 7 9	77 6 4	53 4 6	63 11 9	50 0 0	20 6 0	263 2 9	232 1 10
Balance	1,114 7 7	—4 19 9	207 4 9	23 15 8	397 13 11	—20 4 7	29 9 1	—5 17 11	1,748 15 4	—7 6 7
DISPOSAL OF FUNDS.										
Invested at interest	1,046 0 0	..	200 0 0	..	325 0 0	..	..	..	1,571 0 0	..
Invested in halls	..	..	..	..	14 0 0	..	..	..	14 0 0	..
Invested, other freehold property	50 0 0	..	..	..	..	..	..	..	50 0 0	..
Cash not bearing interest	13 7 10	—4 19 9	7 4 9	23 15 8	38 9 4	—20 4 7	23 11 2	—5 17 11	82 13 1	—7 6 7
Illegally expended, Incdntl. Fnd.	4 19 9	..	..	..	20 4 7	..	5 17 11	..	31 2 3	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	30	28	43	46	34	32	..	..	107	106
Not entitled to benefits { Unfinancial	7	6	4	..	3	1	..	..	14	7
Not entitled to benefits { New	..	3	..	..	..	..	..	..	..	3
Total	37	37	47	46	37	33	..	..	121	116
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.										
Admitted	3		..		..		..		3	
Departures { By death	1		1		..		..		2	
Departures { Otherwise	2		..		4		..		6	
Number of members sick	11		15		5		..		31	
Period of sickness	79 w. 5 d.		100 w. 5 d.		37 w.		..		217 w. 4 d.	
Deaths of registered wives	..		..		1		..		1	

MELBOURNE DISTRICT.

	Victoria. Carlton. 1850.		City of Lincoln. Carlton. 1854.		Perseverance. Collingwood. 1857.		Good Intent. St. Kilda. 1858.	
Name of branch / Where situated / Year when established	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ 3,665 1 11½	£ 91 19 0½	£ 2,868 11 4½	£ 241 19 8¾	£ 5,063 2 11	£ 105 18 9	£ 562 19 2¼	£ 74 12 11¾
RECEIPTS.								
Contributions	342 16 10¾	395 18 11¾	244 13 3	244 13 3	396 8 1	396 8 0	179 16 10½	208 15 4½
Levies	..	..	..	37 12 0	..	59 7 0	..	..
Initiation fees, &c.	1 2 6	16 1 6	2 4 7	11 8 6	3 1 8	10 19 0	2 5 6	18 13 0
Interest	261 10 6	..	186 13 5	14 0 0	..	..	51 0 0	..
Funeral donations	..	..	..	..	..	..	..	..
Other receipts	..	17 5 6	3 3 0	23 8 7	17 17 4	38 19 0	..	46 6 6
Total Receipts	605 9 10¾	429 5 11¾	436 14 3	331 2 4	417 7 1	505 13 0	233 2 4½	273 14 10¼
Total	4,270 11 10¼	521 5 0¾	3,305 5 7¼	573 2 0¾	5,480 10 0	611 11 9	796 1 6¾	348 7 10¼
EXPENDITURE.								
Sick pay	281 17 6	..	220 13 0	..	247 18 4	..	113 6 8	..
Medical attendance	..	282 19 0	..	227 9 3	..	246 11 8	..	162 10 0
Funeral donations	..	..	..	..	..	..	..	..
Levies	79 11 0	13 13 6	56 8 8	9 10 9	90 6 1	14 18 3	40 13 10	8 11 5
Management	..	109 11 6	..	83 3 10	..	100 2 3	..	52 11 0
Other expenditure	..	24 3 4	27 4 6[2]	20 4 9	150 13 0[3]	116 18 9	7 17 6[4]	47 4 11
Total Expenditure	361 8 6	430 7 4	304 6 2	340 8 7	488 17 5	478 10 11	161 18 0	270 17 4
Balance	3,909 3 4¼	90 17 8¼	3,000 19 5¼	232 13 5¾	4,991 12 7	133 0 10	634 3 6¾	77 10 6¼
DISPOSAL OF FUNDS.								
Invested at interest	3,668 17 2	..	2,782 17 0	200 0 0	..	..	600 0 0	50 0 0
Invested in halls	..	..	..	..	4,991 12 7	116 19 1	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..
Cash not bearing interest	240 6 2¼	90 17 8¼	218 2 5¼	32 13 5¾	..	16 1 9	34 3 6¾	27 10 6¼
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	255	269	183	180	274	291	115	136
Not entitled to benefits { Unfinancial	6	4	3	4	6	7	5	4
Not entitled to benefits { New	14	9	5	8	22	12	25	7
Total	275	282	191	192	302	310	145	147
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.								
Admitted	26		14		22		25	
Departures { By death	2		5		3		2	
Departures { Otherwise	17		8		11		21	
Number of members sick	45		31		52		25	
Period of sickness	428 w. 4 d.		273 w. 6 d.		274 w.		173 w. 4 d.	
Deaths of registered wives	1		1		2		3	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.—[1] Donation to hospital.—[2] Sick pay to other courts, £22 12s. 3d.; depreciation in debentures, £4 12s. 3d.—[3] Part of bank overdraft.—[4] Sick pay to other courts.

ANCIENT ORDER OF FORESTERS.

MELBOURNE DISTRICT—continued.

Name of branch / Where situated / Year when established	Industry. Collingwood. 1858.		Collingwood. Collingwood. 1859.		Sherwood Forest. Fitzroy. 1859.		Robin Hood. Richmond. 1859.		Happy Home. Carlton. 1859.		Friendship. Carlton. 1859.		Benevolence. Prahran. 1859.		Happiness. Preston. 1859.		Williamstown. Williamstown. 1859.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,117 14 11½	264 0 5	133 7 6⅜	47 6 5¼	259 17 1	17 7 5	2,704 9 6	30 19 9	149 19 6	4 4 7	1,310 19 11½	144 5 3½	1,267 0 4¼	17 17 6¾	115 19 9½	58 4 4	969 16 1	24 16 4
RECEIPTS.																		
Contributions	172 13 7½	172 13 7½	95 15 4	95 15 4	116 10 1½	133 17 1½	407 3 9	402 19 4	127 11 10	135 1 3	217 18 8½	217 18 8½	163 15 9	167 10 9	113 9 10½	113 9 10½	247 7 9	247 7 9
Levies	..	26 5 0	..	14 9 0	..	..	..	59 16 0	..	..	..	33 3 0	..	23 16 0	..	16 16 0	..	46 8 0
Initiation fees, &c.	0 17 6	9 12 0	0 5 0	6 1 6	1 2 6	4 17 0	3 3 0	19 4 0	..	4 7 6	0 17 6	4 17 6	1 0 6	8 8 0	0 5 0	1 10 0	1 14 7	11 1 0
Interest	73 13 4	3 15 0	..	..	13 2 11	..	159 13 11	..	..	..	81 13 0	..	74 18 10	..	..	..	58 4 2	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	1 1 0	12 11 6	0 9 0	5 19 0	1 10 6	9 12 3	..	106 15 9	..	38 14 8	..	35 9 7	..	64 8 7	500 6 8[1]	12 8 9	..	51 5 4
Total Receipts	248 5 5½	224 17 1½	96 9 4	122 4 10	132 6 0½	148 6 4½	570 0 8	588 15 1	127 11 10	178 3 5	300 9 2½	291 8 9½	239 15 1	264 3 4	614 1 6½	144 4 7½	307 6 6	356 2 1
Total	1,366 0 5	488 17 6½	229 16 10¾	169 11 3¾	392 3 1½	165 13 9½	3,274 10 2	619 14 10	277 11 4	182 8 0	1,611 9 2	435 14 1	1,506 15 5¼	282 0 10¾	730 1 4	202 8 11½	1,277 2 7	380 18 5
EXPENDITURE.																		
Sick pay	132 11 8	..	76 10 0	..	98 13 4	..	242 13 4	..	113 13 4	..	161 15 0	..	103 11 8	..	92 18 4	..	185 10 10	..
Medical attendance	..	132 19 0	..	74 4 3	..	57 7 6	..	354 1 8	..	103 3 1	..	176 11 3	..	139 7 1	..	85 18 3	..	264 5 9
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	39 18 2	8 6 3	22 3 2	3 13 9	26 2 11	4 6 9	94 13 9	15 1 0	27 6 11	5 8 3	47 4 0	8 7 6	38 2 0	6 2 0	24 8 3	4 3 9	55 5 3	9 7 9
Management	..	34 2 6	..	29 10 5	..	39 17 3	..	106 1 7	..	46 16 0	..	78 9 8	..	44 2 6	..	51 17 0	..	73 7 4
Other expenditure	..	44 17 10	..	7 6 0	..	24 11 0	..	115 1 5	..	15 7 0	..	32 13 0	..	67 19 1½	..	3 2 0	..	25 18 3
Total Expenditure	172 9 10	220 5 7	98 13 2	114 14 5	124 16 3	126 2 6	337 7 1	590 5 8	141 0 3	170 14 4	208 19 0	296 1 5	141 13 8	257 10 8½	117 6 7	145 1 0	240 16 1	372 19 1
Balance	1,193 10 7	268 11 11½	131 3 8¾	54 16 10¼	267 6 10½	39 11 3½	2,937 3 1	29 9 2	136 11 1	11 13 8	1,402 10 2	139 12 8	1,365 1 9¼	24 10 2¼	612 14 9	57 7 11½	1,036 6 6	7 19 4
DISPOSAL OF FUNDS.																		
Invested at interest	942 10 0	160 0 0	129 9 1¼	37 17 11¾	247 12 11	..	1,822 14 7	..	136 11 1	11 13 8	1,080 0 0	..	1,282 16 5	..	..	..	512 0 0	..
Invested in halls	..	..	..	..	..	..	1,024 2 6	..	..	..	..	..	..	..	600 0 0	55 0 0	420 0 0	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	251 0 7	108 11 11½	1 14 7½	16 18 10½	19 13 11½	39 11 3½	90 6 0	29 9 2	..	..	322 10 2	139 12 8	82 5 4¼	24 10 2¼	12 14 9	2 7 11½	104 6 6	7 19 4
Debts due by branch	..	..	..	..	..	19 19 6	..	..	..	..	..	..	..	..	175 0 0	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	121	125	62	71	82	83	243	293	85	90	159	161	113	117	64	78	159	180
Not entitled to benefits { Unfinancial	2	12	3	4	..	2	8	6	..	4	4	1	1	7	7	6	7	12
Not entitled to benefits { New	7	6	10	3	3	4	33	13	4	..	6	4	4	6	15	2	24	16
Total	130	143	75	78	85	89	284	312	89	94	169	166	118	130	86	86	190	208
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	17		7		8		37		9		11		17		4		23	
Departures { By death	1		..		1		3		2		2		2		..		1	
Departures { Otherwise	3		4		3		6		2		12		3		4		4	
Number of members sick	27		9		9		42		19		22		18		15		41	
Period of sickness	255 w. 3 d.		116 w. 3 d.		229 w. 4 d.		245 w. 3 d.		155 w. 1 d.		303 w.		139 w. 5 d.		172 w. 3 d.		240 w. 2 d.	
Deaths of registered wives	..		..		..		1		1		1		1		..		1	

[1] This court has added £500 to the value of the hall, although only £100 of the court funds has been expended thereon besides £175 borrowed outside the society.

MELBOURNE DISTRICT—continued.

Name of branch / Where situated / Year when established	Friar Tuck. Fitzroy. 1859.		Richmond. Richmond. 1860.		Prince of Wales. South Melbourne. 1860.		Hotham. Hotham. 1860.		Fitzroy. Fitzroy. 1860.		Brunswick. Fitzroy. 1860.		Castlemaine. Castlemaine. 1860.		Havelock. Collingwood. 1861.		Star of the Forest. Richmond. 1861.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 1,467 17 11	£ s. d. 129 1 8	£ s. d. 1,914 15 7	£ s. d. 106 4 3	£ s. d. 2,079 12 5½	£ s. d. 60 6 5	£ s. d. 328 19 5¾	£ s. d. 0 1 11¾	£ s. d. 495 12 5	£ s. d. 26 1 10	£ s. d. 1,899 4 10½	£ s. d. 0 7 2	£ s. d. 265 1 11¼	£ s. d. 64 7 8¾	£ s. d. 514 12 3	£ s. d. 4 3 4½	£ s. d. 876 5 6	£ s. d. 0 9 3
RECEIPTS.																		
Contributions	384 15 4	384 15 1	248 9 11½	284 7 8½	419 14 7	419 14 8	226 19 2¼	226 19 2¼	140 17 6½	140 17 6½	165 1 11	165 2 2	103 15 1	103 15 1	53 11 7	61 9 7	175 16 1	202 4 1
Levies	..	72 1 3	..	..	..	64 10 0	..	50 5 6	..	21 10 0	..	30 6 0	..	25 2 0	..	..	..	..
Initiation fees, &c.	3 14 0	22 8 6	2 0 0	14 11 6	3 10 0	32 8 0	0 15 0	4 0 0	1 12 6	15 12 6	1 10 0	8 4 0	..	0 5 0	..	1 17 6	4 10 1	7 14 9
Interest	98 10 6	..	97 0 0	4 12 0	122 9 6	..	..	..	27 1 5	..	102 17 1	..	18 15 5	..	27 7 6	..	47 12 1	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	1 9 0	79 14 9	..	28 7 9	7 8 0	71 15 3	..	69 5 5	1 4 0	7 1 6	..	20 4 3	..	16 12 0	..	15 13 9	..	36 13 4
Total Receipts	488 8 10	558 19 7	347 9 11½	331 18 11½	553 2 1	588 7 11	227 14 2¼	350 10 1¼	170 15 5½	185 1 6½	269 9 0	223 16 5	122 10 6	145 14 1	80 19 1	79 0 10	227 18 3	246 12 2
Total	1,956 6 9	688 1 3	2,262 5 6¼	438 3 2½	2,632 14 6½	648 14 4	556 13 8	350 12 1	666 7 10½	211 3 4½	2,168 13 10½	224 3 7	387 12 5¼	210 1 9¾	595 11 4	83 4 2½	1,104 3 9	247 1 5
EXPENDITURE.																		
Sick pay	330 18 4	..	211 15 0	..	381 12 8	..	165 13 4	..	55 16 8	..	146 3 4	..	62 3 4	..	53 3 4	..	114 3 4	..
Medical attendance	..	331 17 0	..	177 14 3	..	396 16 10	..	213 0 3½	..	109 18 3	..	154 2 3	..	92 3 8	..	41 0 0	..	162 19 11
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	89 7 0	14 10 3	56 11 4	12 1 9	100 0 9	19 14 6	47 1 6	19 8 3	34 15 1	5 7 6	38 1 4	6 7 0	23 15 10	4 0 0	13 3 11	2 17 3	42 18 10	8 4 0
Management	..	109 14 7	..	71 8 5	..	105 6 9	..	48 12 6	..	40 4 10	..	45 12 6	..	22 1 3	..	19 17 6	..	50 4 10
Other expenditure	..	71 18 0	..	46 3 9	..	71 12 3	..	54 0 3	..	15 9 6	..	16 3 3	..	22 15 1	20 0 0[4]	15 10 6	..	24 6 4
Total Expenditure	420 5 4	527 19 10	268 6 4	307 8 2	481 13 5	593 10 4	212 14 10	335 1 3½	90 11 9	171 0 1	184 4 8	222 5 0	85 19 2	141 0 0	86 7 3	79 5 3	157 2 2	245 15 1
Balance	1,536 1 5	160 1 5	1,993 19 2½	130 15 0½	2,151 1 1½	55 4 0	343 18 10	15 10 9½	575 16 1½	40 3 3½	1,984 9 2½	1 18 7	301 13 3¼	69 1 9¾	509 4 1	3 18 11½	947 1 7	1 6 4
DISPOSAL OF FUNDS.																		
Invested at interest	1,501 2 11	153 17 1	1,879 7 6	5 0 0	2,006 5 0	..	203 5 5	..	555 0 0	..	1,968 1 9	..	300 0 0	69 1 9¾	449 8 9	..	901 17 1	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	34 18 6	6 4 4	114 11 8½	125 15 0½	144 16 1½	55 4 0	140 13 5	15 10 9½	20 16 1½	40 3 3½	16 7 5½	1 18 7	1 13 3¼	..	59 15 4	3 18 11½	45 4 6	1 6 4
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	265	272	167	183	280	308	143	155	84	99	118	124	81	79	35	37	122	134
Not entitled to benefits { Unfinancial	4	9	8	5	4	9	6	2	3	3	2	2	..	..	..	..	3	2
Not entitled to benefits { New	16	20	13	11	23	21	13	..	11	17	3	4	1	1	5	2	3	2
Total	285	301	188	199	307	338	162	157	98	119	123	130	82	80	40	39	128	138
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	34		22		47		7		25		15		1		3		13	
Departures { By death	7[1]		1[2]		3		4		3		1		2		2		..	
Departures { Otherwise	11		10		13		8		1		7		1		2		3	
Number of members sick	44		34		70		29		13		24		19		7		23	
Period of sickness	530 w. 1 d.		302 w. 2 d.		521 w. 4 d.		211 w. 1 d.		91 w. 5 d.		147 w. 1 d.		186 w. 2 d.		53 w. 1 d.		203 w. 4 d.	
Deaths of registered wives	5		3		2[3]		3		..		2		..		2		..	

[1] One member half-benefit.

[2] Member in arrears at death

[3] One wife of half-benefit member.

[4] Funeral donation disallowed by district, and paid out of court funds.

ANCIENT ORDER OF FORESTERS.

MELBOURNE DISTRICT—continued.

Name of branch / Where situated / Year when established	Pride of Richmond. Richmond. 1861.		Yarraberg. Richmond. 1861.		Tarrangower. Maldon. 1861.		St. George. Williamstown. 1861.		Rising Sun. Footscray. 1861.		Southern Cross. Richmond. 1861.		Pride of St. George. South Brighton. 1861.		Reform. Melbourne. 1861.		Goodwill. Oakleigh. 1861.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	149 9 2	—0 6 1	753 11 0	5 16 7	365 4 0	99 13 4	1,898 17 1½	6 11 1½	1,395 0 10	18 1 7½	699 1 2	8 19 3	651 19 4½	8 5 8	1,529 18 7½	50 18 5½	815 8 4	12 19 6
RECEIPTS.																		
Contributions	61 10 5	61 10 5	59 5 10½	59 5 10½	188 4 1½	188 4 1½	158 17 5½	158 17 5½	186 13 5	186 13 5	92 17 1	92 17 3	138 3 9	160 13 3	229 5 3	264 9 3	75 1 3	84 14 3
Levies	..	15 6 11	..	6 16 6	..	27 2 0	..	47 10 0	..	50 13 0	..	11 4 6	..	..	..	..	..	..
Initiation fees, &c.	0 5 0	4 0 0	0 7 6	2 1 0	0 5 0	8 1 0	0 15 9	3 5 9	2 11 6	18 1 0	1 0 0	5 12 0	1 7 6	9 4 6	1 1 4	4 12 6	0 10 0	4 4 0
Interest	6 6 0	..	41 17 8	..	26 0 0	..	140 15 5	..	82 5 6	..	42 18 11	..	14 0 0	..	85 9 6	..	38 19 0	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	18 9 9	..	1 14 6	98 0 0	3 12 0	..	14 17 6	..	81 19 8½	1 19 4	40 13 3	..	9 13 0	1 0 0	49 5 9	..	7 12 0
Total Receipts	68 1 5	99 7 1	101 11 0½	69 17 10½	312 9 1½	226 19 1½	300 8 7½	224 10 8½	271 10 5	337 7 1½	138 15 4	150 7 0	153 11 3	179 10 9	316 16 1	318 7 6	114 10 3	96 10 3
Total	217 10 7	99 1 0	855 2 0½	75 14 5½	677 13 1½	326 12 5½	2,199 5 9	231 1 10	1,666 11 3	355 8 9	837 16 6	159 6 3	805 10 7½	187 16 5	1,846 14 8½	369 5 11½	929 18 7	109 9 9
EXPENDITURE.																		
Sick pay	26 10 0	..	54 5 0	..	164 1 8	..	149 6 8	..	42 13 4	..	61 10 0	..	76 13 4	..	113 9 2	..	44 3 4	..
Medical attendance	..	58 10 0	..	46 6 5	..	149 4 9	..	158 19 3	..	173 8 5	..	81 3 10	..	135 18 9	..	199 16 0	..	70 2 1
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	13 17 9	2 6 9	13 5 5	2 2 6	44 6 9	5 14 3	34 15 6	7 4 10	45 9 5½	14 18 9	22 6 3	3 8 3	31 18 4	10 9 3	51 9 10	8 16 6	17 15 3	3 1 0
Management	..	22 3 10	..	26 12 6	..	43 17 9	..	46 1 2	..	54 16 5	..	30 15 0	..	37 16 0	..	84 6 3	..	20 18 2
Other expenditure	..	13 19 9	..	1 11 0	0 12 6[1]	120 3 5	..	7 6 6	0 10 5[2]	85 13 6	..	31 15 1	3 16 0[3]	..	..	61 9 9	0 2 0[4]	5 4 2
Total Expenditure	40 7 9	97 0 4	67 10 5	76 12 5	209 0 11	319 0 2	184 2 2	219 11 9	88 13 2½	328 17 1	83 16 3	147 2 2	112 7 8	184 4 0	164 19 0	354 8 6	62 0 7	99 5 5
Balance	177 2 10	2 0 8	787 11 7½	—0 17 11½	468 12 2½	7 12 3½	2,015 3 7	11 10 1	1,577 18 0½	26 11 8	754 0 3	12 4 1	693 2 11½	3 12 5	1,681 15 8½	14 17 5½	867 18 0	10 4 4
DISPOSAL OF FUNDS.																		
Invested at interest	150 1 0	..	595 0 0	..	450 0 0	..	1,744 10 10	..	1,482 5 4	..	747 19 2	..	650 0 0	..	1,427 0 0	..	820 1 0	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	27 1 10	2 0 8	191 13 8	—0 17 11½	18 12 2½	7 12 3½	270 12 9	11 10 1	95 12 8½	26 11 8	6 1 1	12 4 1	43 2 11½	3 12 5	254 15 8½	14 17 5½	47 17 0	10 4 4
Illegally expended, Incdntl. Fnd.	..	..	0 17 11½	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	40	46	38	39	129	154	104	118	117	140	64	66	90	104	162	169	52	57
Not entitled { Unfinancial	..	2	..	1	2	..	3	5	..	1	1	2	3	..	2	2	..	..
to benefits { New	3	2	5	1	13	10	10	4	13	19	2	5	6	4	11	4	9	2
Total	43	50	43	41	144	164	117	127	130	160	67	73	99	108	175	175	61	59
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	8		2		21		13		34		9		11		12		5	
Departures { By death	1		3		..		..		..		..		1		2		..	
Departures { Otherwise	..		1		1		3		4		3		1		10		7	
Number of members sick	4		9		34		28		20		13		13		25		10	
Period of sickness	26 w. 3 d.		71 w.		297 w.		204 w. 2 d.		45 w. 5 d.		61 w. 3 d.		116 w. 4 d.		197 w. 3 d.		44 w. 1 d.	
Deaths of registered wives	..		..		1		3		2		1		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] District levies for another year.

[2] Sick pay to other courts.

[3] Overpaid interest refunded.

[4] One half-benefit member.

MELBOURNE DISTRICT—continued.

Name of branch / Where situated / Year when established	Marion. South Yarra. 1861.		Clarendon. South Melbourne. 1861.		King of the Forest. South Melbourne. 1861.		Kew. Kew. 1861.		Abbotsford. Collingwood. 1861.		Forest Home. Rushworth. 1862.		Rob Roy. Fitzroy. 1862.		Sandridge. Port Melbourne. 1862.		Royal Artillery. Carlton. 1862.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,375 1 5	10 7 2	2,530 19 6½	3 18 10½	187 3 9	14 17 8	820 10 3	78 8 9	64 5 7½	1 14 6¾	387 16 4	8 6 3	147 10 7	7 2 5	845 11 5½	36 16 1½	485 7 4¼	29 16 3¼
RECEIPTS.																		
Contributions	236 0 0	236 0 0	455 7 1¼	455 7 1¼	263 1 9	263 11 9	124 18 9	124 18 9	42 11 7	50 15 1	53 9 10½	61 1 10½	122 17 10	144 3 11	240 12 8	240 12 8	139 6 8	139 14 2
Levies	..	35 19 0	..	120 17 0	18 4 0	39 4 0	..	18 16 0	..	..	..	14 5 0	..	..	..	40 3 0	..	20 5 0
Initiation fees, &c.	2 12 6	20 2 6	10 15 1	40 10 6	2 10 5	20 15 0	1 6 6	5 9 6	0 2 6	0 12 6	0 5 0	1 0 0	1 17 6	13 18 0	1 10 6	17 2 6	1 11 9	4 0 3
Interest	62 3 0	..	176 5 2	..	12 10 6	..	53 8 4	..	..	..	24 14 3	..	6 0 0	..	63 1 1	..	29 8 9	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	0 6 0	64 1 1	..	151 10 0½	..	147 9 3	..	23 7 3	..	6 16 0	..	2 17 6	..	4 4 0	0 3 0	45 9 11	0 12 0	26 17 9
Total Receipts	301 1 6	356 2 7	642 7 4¼	768 4 7¾	296 6 8	471 0 0	179 13 7	172 11 6	42 14 1	58 3 7	78 9 1½	79 4 4½	130 15 4	162 5 11	305 7 3	343 8 1	170 19 2	190 17 2
Total	1,676 2 11	366 9 9	3,173 6 10¾	772 3 6¼	483 10 5	485 17 8	1,000 3 10	251 0 3	106 19 8½	59 18 1¾	466 5 5½	87 10 7½	278 5 11	169 8 4	1,150 18 8½	380 4 2½	656 6 6¼	220 13 5¼
EXPENDITURE.																		
Sick pay	74 0 0	..	351 1 8	..	228 17 6	..	77 11 8	..	16 11 8	..	32 16 8	..	61 16 8	..	177 8 4	..	156 5 0	..
Medical attendance	..	200 6 4	..	445 9 6	..	240 0 0	..	99 19 1	..	32 14 6	..	55 3 9	..	119 3 0	..	239 0 8	..	114 13 3
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	56 0 0	9 1 6	111 11 9	4 17 0	56 19 2	9 17 9	29 15 3	4 19 0	9 4 5	1 11 9	12 0 2	2 11 4	33 7 3	6 16 6	54 9 1	9 2 3	31 15 8	5 3 0
Management	..	52 19 5	..	165 17 6	..	78 11 0	..	42 2 4	..	21 6 3	..	24 5 0	..	30 6 0	..	71 11 9	..	49 16 9
Other expenditure	..	94 10 11	..	138 18 8	..	151 5 0	..	21 14 8	..	1 1 6	..	2 0 0	..	11 4 6	..	35 6 9	..	16 15 6
Total Expenditure	130 0 0	356 18 2	462 13 5	755 2 8	285 16 8	479 13 9	107 6 11	168 15 1	25 16 1	56 14 0	44 16 10	84 0 1	95 3 11	167 10 0	231 17 5	355 1 5	188 0 8	186 8 6
Balance	1,546 2 11	9 11 7	2,710 13 5¾	17 0 10¼	197 13 9	6 3 11	892 16 11	82 5 2	81 3 7½	3 4 1¾	421 8 7½	3 10 6½	183 2 0	1 18 4	919 1 3½	25 2 9½	468 5 10½	34 4 11¼
DISPOSAL OF FUNDS.																		
Invested at interest	800 0 0	..	2,557 5 4	..	197 13 9	..	883 2 1	80 0 0	..	..	410 0 2	..	160 0 0	..	865 0 0	..	468 5 10½	22 19 1¾
Invested in halls	579 13 11	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	166 9 0	9 11 7	153 8 1¾	17 0 10¼	..	6 3 11	9 14 10	2 5 2	81 3 7½	3 4 1¾	11 8 5½	3 10 6½	23 2 0	1 18 4	54 1 3½	25 2 9½	..	11 5 9½
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	145	176	313	343	187	176	87	94	32	31	38	39	89	105	163	175	87	102
Not entitled to benefits { Unfinancial	3	9	25	2	3	10	3	..	..	..	1	1	22	9	11	10	..	..
Not entitled to benefits { New	19	10	24	22	22	21	6	7	..	2	2	2	15	4	15	11	16	1
Total	167	195	362	367	212	207	96	101	32	33	41	42	126	118	189	196	103	103
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	38		54		39		7		2		3		19		23		10	
Departures { By death	1		5 [1]		6 [1]		..		..		1		2		2		2	
Departures { Otherwise	9		44		38		2		1		1		25		14		8	
Number of members sick	21		66		33		14		2		7		13		36		22	
Period of sickness	124 w. 3 d.		438 w. 4 d.		336 w. 4 d.		84 w. 5 d.		36 w. 5 d.		39 w. 2 d.		118 w. 5 d.		182 w. 5 d.		172 w. 2 d.	
Deaths of registered wives	1		2		2		..		..		..		2		1		4	

[1] One half-benefit member.

MELBOURNE DISTRICT—continued.

Name of branch / Where situated / Year when established	Ubique. Melbourne. 1862.		Forest Creek. Castlemaine. 1862.		Chevy Chase. Daylesford. 1862.		Hawthorn. Hawthorn. 1862.		Little John. Collingwood. 1862.		Camberwell. Camberwell. 1862.		Little John. Kyneton. 1862.		Gisborne. Gisborne. 1862.		Campbell's Creek. Campbell's Creek. 1862.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 1,592 16 3	£ s. d. 22 19 9	£ s. d. 193 0 9½	£ s. d. 103 8 1½	£ s. d. 907 6 9	£ s. d. 228 0 10	£ s. d. 376 8 1½	£ s. d. —1 16 11	£ s. d. 797 9 11	£ s. d. 72 10 0	£ s. d. 317 0 5¾	£ s. d. —0 18 3¼	£ s. d. 992 6 0¼	£ s. d. 56 8 1¾	£ s. d. 294 0 7	£ s. d. 127 9 10½	£ s. d. 37 16 11¼	£ s. d. 27 11 11¼
RECEIPTS.																		
Contributions	163 16 10	163 16 8	108 16 6	108 16 6	198 1 10½	198 1 10½	26 11 11	26 11 11	168 10 11	168 10 10	71 14 1	71 14 1	149 15 10	169 1 10	65 16 6	76 6 6	52 10 0½	52 10 0½
Levies	..	24 11 0	..	15 18 0	..	30 1 0	..	9 7 0	..	25 1 0	..	15 0 0	..	22 15 6	..	16 17 0	4 15 0	7 8 0
Initiation fees, &c.	0 17 6	10 16 0	1 6 8	..	0 10 0	4 17 6	..	0 15 0	1 15 6	7 0 0	0 2 6	1 17 6	2 12 6	..	0 12 6	5 12 0	0 2 6	1 0 6
Interest	107 3 9	..	9 14 5	..	126 1 6	..	17 10 0	..	44 2 0	1 10 0	..	..	76 11 9	..	15 12 0	..	3 0 0	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	0 5 0	30 6 9	..	24 6 0	2 1 0	31 8 1	..	6 18 5	0 17 0	21 11 6	..	29 17 10½	0 1 9	7 10 6	0 5 0	2 0 0	0 9 0	4 10 10
Total Receipts	272 3 1	229 10 5	119 17 7	149 0 6	326 14 4½	264 8 5½	44 1 11	43 12 4	215 5 5	223 13 4	71 16 7	118 9 5½	229 1 10	199 7 10	82 6 0	100 15 6	60 16 6½	65 9 4½
Total	1,864 19 4	252 10 2	312 18 4½	252 8 7½	1,234 1 1½	492 9 3½	420 10 0½	41 15 5	1,012 15 4	296 3 4	388 17 0¾	117 11 2¼	1,221 7 10¼	255 15 11¾	376 6 7	228 5 4½	98 13 5¾	93 1 3¾
EXPENDITURE.																		
Sick pay	56 18 4	..	139 3 4	..	173 16 0	..	32 0 0	..	83 10 0	..	41 3 4	..	73 1 8	..	53 16 8	..	51 3 4	..
Medical attendance	..	145 19 11	..	80 18 4½	..	163 9 2	..	21 13 7	..	137 14 2½	..	46 1 9	..	137 19 4½	..	76 16 0	..	37 10 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	36 14 9	6 2 9	23 14 5	4 2 6	45 1 2	7 11 3	5 13 3	0 17 6	41 10 10	6 14 0	14 14 6	2 11 3	38 10 9	5 19 0	16 13 7	2 14 0	11 0 4	3 2 0
Management	..	58 18 6	..	24 5 6	..	70 14 8	..	9 16 9	..	43 14 7	..	20 3 8	..	36 13 9	..	15 15 9	..	14 10 8
Other expenditure	..	23 18 9	..	21 10 6	..	16 15 9	..	8 13 11	..	27 3 4½	..	34 5 9	..	7 18 5	..	4 5 11	..	..
Total Expenditure	93 13 1	234 19 11	162 17 9	130 16 10½	218 17 2	258 10 10	37 13 3	41 1 9	125 0 10	215 6 2	55 17 10	103 2 5	111 12 5	188 10 6½	70 10 3	99 11 8	62 3 8	55 2 8
Balance	1,771 6 3	17 10 3	150 0 7½	121 11 9	1,015 3 11½	233 18 5½	382 16 9½	0 13 8	887 14 6	80 17 2	332 19 2¾	14 8 9¼	1,109 15 5¼	67 5 5¼	305 16 4	128 13 8½	36 9 9¾	37 18 7¾
DISPOSAL OF FUNDS.																		
Invested at interest	1,700 0 0	..	150 0 7½	119 12 3	1,015 0 0	227 0 0	250 0 0	..	885 0 0	25 0 0	201 0 4	..	1,080 0 0	67 4 10	280 0 0	..	30 0 0	20 0 0
Invested in halls	..	..	..	..	..	..	..	..	..	..	120 0 0	..	..	..	..	100 0 0	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	71 6 3	17 10 3	..	1 19 6	0 3 11½	6 18 5½	132 16 9½	0 13 8	2 14 6	55 17 2	11 18 10¾	14 8 9¼	29 15 5½	0 0 7¼	25 16 4	28 13 8½	6 9 9¾	17 18 7¾
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	106	119	80	81	138	147	21	16	117	129	51	50	90	116	46	48	37	37
Not entitled to benefits { Unfinancial	2	6	..	1	3	6	2	4	2	7	..	1	7	6	2	6	1	..
Not entitled to benefits { New	12	7	3	2	8	4	..	1	9	3	..	1	16	16	7	6	..	..
Total	120	132	83	84	149	157	23	21	128	139	51	52	113	138	55	60	38	37
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	17		3		10		2		18		1		32		7		1	
Departures { By death	2		1		..		1[1]		..		..		1		..		..	
Departures { Otherwise	3		1		2		3		7		..		6		2		2	
Number of members sick	16		24		30		3		20		6		24		7		9	
Period of sickness	68 w.		220 w. 1 d.		257 w. 1 d.		32 w.		161 w. 3 d.		45 w. 1 d.		76 w. 2 d.		58 w.		129 w. 2 d.	
Deaths of registered wives	2		..		..		..		..		1		2		..		..	

[1] Unfinancial at time of death.

MELBOURNE DISTRICT—continued.

	Dandenong. Dandenong. 1862.		Star of Brunswick. Brunswick. 1863.		Inglewood. Inglewood. 1863.		Otterburn. Daylesford. 1864.		Fryers. Fryerstown. 1864.		Violet Grove. Whroo. 1864.		Ivanhoe. Heathcote. 1864.		Guildford. Guildford. 1864.		Star of Mornington. Mornington. 1864.	
Name of branch .. .. / Where situated .. .. / Year when established ..																		
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	424 8 5¾	5 19 7¼	109 5 1	124 13 10½	419 11 5½	3 12 2½	250 11 10	23 13 1	238 4 5	4 17 10	103 6 9¼	1 9 10¼	625 1 3	6 0 1	19 8 8¼	2 10 2¾	522 3 11	28 7 5
RECEIPTS.																		
Contributions	73 2 2	73 14 8	157 17 0¾	157 17 0¾	27 3 11	27 3 11	100 5 0	99 1 0	57 10 4	57 10 2	23 4 7½	25 0 4½	61 17 6	71 8 6	27 9 10½	27 9 10½	84 0 0	97 16 0
Levies	..	11 9 0	..	23 1 0	..	4 5 0	..	14 11 0	..	8 10 0	..	..	..	..	22 6 6	6 19 0	..	..
Initiation fees, &c.	0 7 6	5 10 6	0 12 6	7 5 0	..	1 15 0	0 10 0	2 0 0	0 5 0	3 13 0	0 2 6	3 0 0	0 10 0	3 5 0	..	..	1 7 6	16 18 6
Interest	23 19 7	..	18 19 1½	..	26 13 10	..	12 0 0	..	12 0 0	..	3 16 0	..	34 5 6	..	..	..	33 17 0	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	0 17 7	17 5 6	93 0 0	29 14 0	..	1 5 6	..	2 18 6	..	4 10 9	..	3 8 8	..	4 4 0	..	1 5 6	0 12 0	2 7 6
Total Receipts ..	98 6 10	107 19 8	270 8 8¼	217 17 0¾	53 17 9	34 9 5	112 15 0	118 10 6	69 15 4	74 3 11	27 3 1½	31 9 0½	96 13 0	78 17 6	49 16 4½	35 14 4½	119 16 6	117 2 0
Total	522 15 3¾	113 19 3¼	379 13 9¼	342 10 11¼	473 9 2½	38 1 7½	363 6 10	142 3 7	307 19 9	79 1 9	130 9 10¾	32 18 10¾	721 14 3	84 17 7	69 5 0⅜	38 4 7¼	642 0 5	145 9 5
EXPENDITURE.																		
Sick pay	22 16 8	..	159 5 0	..	5 3 4	..	109 10 0	..	23 6 8	..	12 7 4	..	31 0 0	..	43 5 0	..	41 18 4	..
Medical attendance	..	62 19 5	..	129 10 0	..	23 10 0	..	90 6 3	..	52 10 0	..	24 10 0	..	55 3 0	..	23 7 6	..	87 18 2
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	16 18 6	3 1 9	36 12 10	6 3 0	6 6 6	1 1 6	22 9 6	3 13 0	12 14 3	2 3 3	6 2 6	1 0 0	15 5 11	2 9 3	5 9 11	0 19 3	21 10 3	5 5 6
Management	..	29 2 3	..	42 18 4	..	11 17 3	..	19 12 7	..	17 6 8	..	3 4 3	..	15 15 7	..	11 18 0	..	19 11 7
Other expenditure	..	12 17 6	3 7 11[1]	108 19 8½	..	2 4 0	..	6 1 10	..	3 13 7	..	2 2 9	..	5 5 2	..	1 11 4	..	8 18 0
Total Expenditure ..	39 15 2	108 0 11	199 5 9	287 11 0½	11 9 10	38 12 9	131 19 6	119 13 8	36 0 11	75 13 6	18 9 10	30 17 0	46 5 11	78 13 0	48 14 11	37 16 1	63 8 7	121 13 3
Balance	483 0 1⅜	5 18 4¼	180 8 0¼	54 19 10¾	461 19 4½	—0 11 1½	231 7 4	22 9 11	271 18 10	3 8 3	112 0 0⅜	2 1 10¾	675 8 4	6 4 7	20 10 1¾	0 8 6¼	578 11 10	23 16 2
DISPOSAL OF FUNDS.																		
Invested at interest	450 15 6	..	150 0 0	..	440 0 0	..	171 7 4	..	230 0 0	..	99 15 10	..	653 6 5	..	..	..	550 0 0	..
Invested in halls	..	..	..	..	..	..	60 0 0	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest ..	32 4 7¾	5 18 4¼	30 8 0¼	54 19 10¾	21 8 3	—0 11 1½	..	22 9 11	41 18 10	3 8 3	12 4 2¾	2 1 10¾	22 1 11	6 4 7	20 10 1¾	0 8 6¼	28 11 10	23 16 2
Illegally expended, Incdntl. Fnd.	..	..	..	..	0 11 1½	..	..	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
NUMBER OF MEMBERS.																		
Entitled to benefits	52	49	106	119	21	20	64	73	36	43	16	25	43	45	21	18	32	64
Not entitled to benefits { Unfinancial ..	..	5	..	6	1	2	..	..	1	3	..	..	3	..	..	2	3	2
Not entitled to benefits { New	5	4	10	9	..	2	8	..	6	..	..	1	5	3	..	..	20	8
Total	57	58	116	134	22	24	72	73	43	46	16	26	51	48	21	20	55	74
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	9		20		2		2		4		10		4		..		20	
Departures .. { By death ..	3		1		..		1		..		..		..		..		..	
Departures .. { Otherwise ..	5		1		..		..		1		..		7		1		1	
Number of members sick ..	11		27		1		24		6		2		8		6		6	
Period of sickness	22 w. 5 d.		173 w. 5 d.		5 w. 1 d.		150 w. 2 d.		23 w. 2 d.		12 w. 2 d.		31 w.		128 w. 3 d.		54 w. 2 d.	
Deaths of registered wives ..	1		2		..		..		2[2]		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Contributions to other courts.

[2] One application for benefit informal, not yet paid; and one not entitled to benefits.

MELBOURNE DISTRICT—continued.

Name of branch / Where situated / Year when established	Unity. Raspberry Creek. 1865.		Cheltenham. Cheltenham. 1865.		Alexandra. Hotham. 1865.		Garibaldi. Derrimut. 1866.		Star of Brighton. Brighton. 1866.		Walhalla. Walhalla. 1866.		Vaughan. Vaughan. 1866.		Pride of Northcote. Northcote. 1867.		Ballan. Ballan. 1867.		Broadmeadows. Broadmeadows. 1870.	
	Sick and Funrl. Fd.	Incdntl. Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incdntl. Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funrl. Fd.	Incdntl. Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funrl. Fd.	Incdntl. Fund.	Sick and Funrl. Fd.	Incidental Fund.
Balance from last year	£ s. d. 199 4 10	£ s. d. 16 5 4	£ s. d. 214 10 8¾	£ s. d. 25 11 5¼	£ s. d. 383 2 8	£ s. d. 0 10 5	£ s. d. 240 14 0½	£ s. d. 1 9 5	£ s. d. 361 11 8½	£ s. d. 17 7 8½	£ s. d. 933 11 11½	£ s. d. —1 13 7½	£ s. d. 254 3 10	£ s. d. 11 11 10	£ s. d. 561 8 7¾	£ s. d. 8 7 9¾	£ s. d. 204 3 7	£ s. d. 3 11 10	£ s. d. 403 14 1	£ s. d. 0 19 10
RECEIPTS.																				
Contributions	20 16 4½	23 10 4½	92 18 3	106 11 3	102 2 8	120 7 8	26 5 9	30 7 9	122 11 4½	143 10 4½	54 3 9½	54 3 9½	18 18 9	21 9 9	68 19 7½	80 1 7½	9 12 6	12 0 0	47 4 6	53 18 3
Levies	..	7 2 6	..	..	..	4 5 0	..	..	..	..	..	28 0 10	..	..	..	..	..	..	..	..
Initiation fees, &c.	..	2 15 0	0 7 6	3 4 6	1 9 6	6 7 0	..	..	2 0 0	24 19 0	0 15 0	15 3 0	0 2 6	..	1 2 6	8 2 0	..	..	..	2 0 0
Interest	10 4 0	..	12 10 9	..	17 16 5	..	13 16 0	..	27 18 8	1 0 0	27 14 0	..	15 0 0	..	23 8 1	..	..	..	22 12 4	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	0 7 6	14 18 0	7 15 0	..	90 8 1	..	..	..	18 5 3	36 8 9	7 3 6	..	2 2 6	..	15 12 6	..	0 7 0	..	38 5 0
Total Receipts	31 0 4½	33 15 4½	120 14 6	117 10 9	121 8 7	221 7 9	40 1 9	30 7 9	152 10 0½	187 14 7½	119 1 6½	104 11 1½	34 1 3	23 12 3	93 10 2½	103 16 1½	9 12 6	12 7 0	69 16 10	94 3 3
Total	230 5 2½	50 0 8½	335 5 2¾	143 2 2¼	504 11 3	221 18 2	280 15 9½	31 17 2	514 1 9	205 2 4	1,052 13 6	102 17 6	288 5 1	35 4 1	654 18 10¼	112 3 11¼	213 16 1	15 18 10	473 10 11	95 3 1
EXPENDITURE.																				
Sick pay	14 16 8	..	68 16 8	..	80 19 4	..	10 0 0	..	17 3 4	..	51 15 0	..	31 3 4	..	40 5 0	..	22 16 8	..	24 6 8	..
Medical attendance	..	18 15 0	..	80 0 0	..	175 11 0	..	18 6 0	..	107 3 9	..	56 17 2	..	13 5 3	..	62 1 3	..	8 0 0	..	73 15 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	4 11 1	0 15 0	20 5 4	3 9 6	28 0 1	4 11 6	5 16 6	1 0 6	32 2 5	4 19 6	13 5 7	2 2 0	3 14 11	0 13 0	17 12 2	4 6 11	2 7 4	0 8 0	10 7 0	1 15 6
Management	..	13 14 2	..	23 10 9	..	38 0 3	..	8 16 0	..	36 9 6	..	18 19 7	..	6 11 5	..	21 3 6	..	3 12 6	..	10 10 3
Other expenditure	..	2 2 0	..	15 6 9	..	3 1 9	..	..	..	20 7 8	..	5 2 6	..	1 10 0	..	13 8 3	..	0 18 6	1 4 0[1]	4 0 0
Total Expenditure	19 7 9	35 6 2	89 2 0	122 7 0	108 19 5	221 4 6	15 16 6	28 2 6	49 5 9	169 0 5	65 0 7	83 1 3	34 18 3	21 19 8	57 17 2	100 19 11	25 4 0	12 19 0	35 17 8	90 0 9
Balance	210 17 5½	14 14 6½	246 3 2¾	20 15 2¼	395 11 10	0 13 8	264 19 3½	3 14 8	464 16 0	36 1 11	987 12 11	19 16 3	253 6 10	13 4 5	597 1 8¼	11 4 0¼	188 12 1	2 19 10	437 13 3	5 2 4
DISPOSAL OF FUNDS.																				
Invested at interest	170 0 0	..	243 11 0	5 0 0	341 4 2	..	230 0 0	..	453 0 0	28 12 9	494 0 0	..	250 0 0	..	569 5 6	..	185 10 0	..	425 3 8	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	489 7 4	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	40 17 5½	14 14 6½	2 12 2¾	15 15 2¼	54 7 8	0 13 8	34 19 3½	3 14 8	11 16 0	7 9 2	4 5 7	19 16 3	3 6 10	13 4 5	27 16 2¼	11 4 0¼	3 2 1	2 19 10	12 9 7	5 2 4
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	At beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.	Beginning of year.	At end of year.
Entitled to benefits	13	13	57	65	78	85	16	18	66	91	31	34	12	12	50	51	8	8	31	36
Not entitled to benefits { Unfinancial	1	..	..	2	..	5	..	3	1	6	..	6	..	..	1	2	..	..	..	1
Not entitled to benefits { New	1	5	12	4	16	9	5	..	14	19	5	9	1	..	3	3	..	..	2	..
Total	15	18	69	71	94	99	21	21	81	116	36	49	13	12	54	56	8	8	33	37
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																				
Admitted	5		5		18		..		40		14		..		11		..		4	
Departures { By death	..		2		1		..		1		..		1		..		..		..	
Departures { Otherwise	2		1		12		..		4		1		..		9		..		3	
Number of members sick	3		9		21		2		8		7		4		9		2		3	
Period of sickness	53 w. 5 d.		166 w. 2 d.		82 w. 3 d.		10 w.		18 w. 2 d.		62 w. 4 d.		31 w. 1 d.		44 w. 3 d.		22 w. 5 d.		24 w. 2 d.	
Deaths of registered wives	..		..		1		..		..		..		1		..		..		..	

[1] Trustees' fees.

MELBOURNE DISTRICT—continued.

Name of branch / Where situated / Year when established	Thorncombe. Norwood. 1870.		Forest of Dean. Sandridge. 1874.		St. Hubert. Sale. 1875.		Queenscliff. Queenscliff. 1865.[2]		Longford. Longford. 1881.		Albert. South Melbourne. 1883.		Bairnsdale. Bairnsdale. 1883.		District Funds.		Total of District.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
Balance from last year	£ s. d. 95 16 6	£ s. d. 6 0 10	£ s. d 269 11 3¾	£ s. d. 19 12 10½	£ s. d. 124 0 8½	£ s. d. 18 17 8½	£ s. d. 596 17 7¼	£ s. d. 19 3 5¾	£ s. d. 37 2 0½	£ s. d. 12 17 9½	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. ..	£ s. d. 939 2 8	£ s. d. 61 7 5	£ s. d. 59,173 3 2¾	£ s. d. 2,976 3 7¼
RECEIPTS.																		
Contributions	43 17 3	50 5 10½	65 18 3	76 19 3	62 3 9	62 3 9	80 1 10	80 1 10	24 0 4½	24 0 4½	92 8 6	92 8 6	36 4 10½	36 4 10½	..	..	10,200 1 4½	10,636 2 2
Levies	..	..	..	..	..	10 14 0	..	21 17 0	..	3 9 0	..	18 7 3	..	6 2 0	2,397 7 8½	423 0 9	45 5 6	1,364 19 9
Initiation fees, &c.	0 10 0	2 17 6	2 7 6	19 18 0	2 4 3	14 2 0	0 12 6	8 15 6	0 5 0	2 5 0	5 17 6	62 3 6	3 2 6	44 11 6	..	..	98 17 8	709 3 9
Interest	5 8 9	..	20 11 3	..	7 4 0	..	41 10 4	1 10 0	..	..	..	..	..	..	76 1 0	..	3,295 8 8½	26 7 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	2 10 4½	..	5 17 6	..	35 1 3	..	9 5 0	..	1 1 6	0 1 9	29 16 11	..	8 14 7	..	205 1 2	786 5 8	2,212 7 9
Total Receipts	49 16 0	55 13 9	88 17 0	102 14 9	71 12 0	122 1 0	122 4 8	121 9 4	24 5 4½	30 15 10½	98 7 9	202 16 2	39 7 4½	95 12 11½	2,473 8 8½	628 1 11	14,425 18 11	14,949 0 5
Total	145 12 6	61 14 7	358 8 3¾	122 7 7½	195 12 8½	140 18 8½	719 2 3¼	140 12 9¾	61 7 5	43 13 8	98 7 9	202 16 2	39 7 4½	95 12 11½	3,412 11 4½	689 9 4	73,599 2 1¾	17,925 4 c¼
EXPENDITURE.																		
Sick pay	53 10 0	..	56 0 0	..	39 6 8	..	50 1 8	..	7 0 0	..	9 16 8	..	..	..	..	..	7,233 6 8	..
Medical attendance	..	44 19 7½	..	59 14 6	..	76 17 6	..	85 9 3	..	30 18 9	..	108 2 9	..	44 1 3	..	..	..	9,068 14 6½
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2,250 5 0	..	2,250 5 0	..
Levies	10 15 5	1 14 9	19 5 9	2 14 9	18 14 7	2 15 9	17 19 6	3 0 0	5 19 5	0 19 0	34 14 5	4 4 0	16 5 7	1 16 9	..	..	..	..
Management	..	10 3 8	..	25 7 11	..	21 11 10	..	37 0 8	..	5 3 3	..	61 2 7	..	9 15 3	..	349 17 6	..	3,434 10 0
Other expenditure	..	4 4 6	..	6 17 6	..	26 0 5	..	11 0 1	..	3 16 6	..	21 17 4	3 18 4	34 11 11	[3] 3 12 9½	239 0 6	222 18 11½	2,392 19 4½
Total Expenditure	64 5 5	61 2 6½	75 5 9	94 14 8	58 1 3	127 5 6	68 1 2	136 10 0	12 19 5	40 17 6	44 11 1	195 6 8	20 3 11	90 5 2	2,253 17 9½	588 18 0	9,706 10 7½	14,896 3 11
Balance	81 7 1	0 12 o½	283 2 6¾	27 12 11½	137 11 5½	13 13 2½	651 1 1¼	4 2 9¾	48 8 0	2 16 2	53 16 8	7 9 6	19 3 5½	5 7 9½	1,158 13 7	100 11 4	63,892 11 6¼	3,029 0 1½
DISPOSAL OF FUNDS.																		
Invested at interest	52 6 6	..	283 2 6¾	16 6 c¼	121 4 0	..	105 10 7¼	..	30 0 0	..	..	..	..	..	410 0 0	..	50,078 5 3	1,299 5 6½
Invested in halls	..	..	..	..	..	..	545 10 6	..	..	..	..	..	..	..	..	..	8,830 6 10	271 19 1
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	29 0 7	0 12 o½	..	11 6 11¼	16 7 5½	13 13 2½	..	4 2 9¾	18 8 0	2 16 2	53 16 8	7 9 6	19 3 5½	5 7 9½	748 13 7	100 11 4	4,982 10 4¼	1,457 15 5¾
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1 9 1	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	175 0 0	19 19 6
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	Beginning of year.	At end of year.	At beginning of year.	At end of year.	Beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	28	32	42	46	33	46	47	59	16	22	..	52	..	25	..	..	6,752	7,493
Not entitled to benefits { Unfinancial	2	3	7	5	4	8	1	3	5	..	..	..	..	13	..	..	210	273
Not entitled to benefits { New	5	4	3	11	18	11	13	2	4	3	..	33	..	21	..	..	662	500
Total	35	39	52	62	55	65	61	64	25	25	..	85	..	59	..	..	7,624	8,266
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	5		26		15		8		5		106		59		..		1,180	
Departures { By death	..		1[1]		..		1		..		1		..		..		91	
Departures { Otherwise	1		15		5		4		5		20		..		..		447	
Number of members sick	5		12		10		7		4		4		..		..		1,328	
Period of sickness	66 w.		57 w. 1 d.		78 w. 2 d.		97 w. 5 d.		7 w.		10 w. 5 d.		..		..		10,338 w. 1 d.	
Deaths of registered wives	..		..		..		..		..		1		..		..		61	

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively. The "Funeral donations" are all paid by the parent society, and do not appear in the books of the courts.—[1] Unfinancial at time of death.—[2] Joined the Melbourne District in 1875.—[3] The sum of the amounts set down as paid by the branches to the district and that received by the district differs by this amount.

ANCIENT ORDER OF FORESTERS.

OVENS AND MURRAY DISTRICT.

Name of branch / Where situated / Year when established	Robin Hood. Beechworth. 1864.		Stanley. Stanley. 1865.		Little John. Bright. 1865.		Greenwood. Yackandandah. 1865.		Victor. Yarrawonga. 1881.		District Members.		District Funds.		Total of District.*	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	798 16 5	18 5 3	252 16 9	0 8 2	389 9 2	44 19 7	174 16 5	19 7 6	64 3 7¾	—43 3 9¾	152 8 10	26 4 2	1,351 4 0	—119 5 6	3,183 15 2¾	—53 4 7¾
RECEIPTS.																
Contributions	157 19 3¾	157 10 7¼	19 6 5	28 19 7	76 4 0½	117 11 1½	23 0 0	41 12 0	38 10 4	57 15 5	8 15 5	5 9 10	..	..	323 15 6¼	408 18 6¾
Levies	..	57 13 9	..	3 1 0	..	..	..	4 8 0	..	6 9 0	..	1 4 0	74 14 6	48 7 0	..	72 15 9
Initiation fees, &c.	6 15 0	6 15 0	..	..	0 3 9	1 4 9	0 12 6	0 12 6	4 10 6	4 10 6	..	..	..	..	12 1 9	13 2 9
Interest	42 2 0	..	3 7 9	..	29 0 0	3 0 0	8 19 7	2 15 0	..	..	..	..	59 15 2	..	143 4 6	5 15 0
Funeral donations	10 0 0	..	..	..	40 0 0	..	..	..	20 0 0	..	..	..	..	..	..	..
Other receipts	0 12 0	19 13 11	..	2 6 0	..	7 1 6	..	3 13 6	0 0 6	2 0 0	3 16 1	3 4 9	51 14 0	101 5 10	56 2 7	139 5 6
Total Receipts	217 8 3¾	241 13 3¼	22 14 2	34 6 7	145 7 9½	128 17 4½	32 12 1	53 1 0	63 1 4	70 14 11	12 11 6	9 18 7	186 3 8	149 12 10	535 4 4¼	639 17 6¾
Total	1,016 4 8¾	259 18 6¼	275 10 11	34 14 9	534 16 11½	173 16 11½	207 8 6	72 8 6	127 4 11¾	27 11 1¼	165 0 4	36 2 9	1,537 7 8	30 7 4	3,718 19 7	586 12 11
EXPENDITURE.																
Sick pay	78 16 8	..	..	..	15 17 2	..	2 0 0	..	32 0 0	..	7 10 0	..	..	..	136 3 10	..
Medical attendance	..	151 10 1	..	21 7 6	..	79 8 9	..	25 2 6	..	42 18 5	..	1 17 6	..	..	..	322 4 9
Funeral donations	10 0 0	..	..	..	40 0 0[1]	..	..	..	20 0 0	..	..	..	70 0 0	..	70 0 0	..
Levies	37 5 0	23 19 0	4 4 0	2 16 0	17 10 6	11 13 0	5 0 6	3 6 0	9 1 6	5 11 0	1 13 0	1 2 0	..	..	..	..
Management	..	40 10 4	..	3 15 6	..	24 2 8	..	13 4 6	..	12 4 10	..	1 0 11	..	76 7 1	..	171 5 10
Other expenditure	..	13 8 2	..	1 10 0	..	12 9 1	..	3 12 6	..	5 8 3	..	3 7 0	20 0 0[2]	101 6 9	20 0 0	141 1 9
Total Expenditure	126 1 8	229 7 7	4 4 0	29 9 0	73 7 8	127 13 6	7 0 6	45 5 6	61 1 6	66 2 6	9 3 0	7 7 5	90 0 0	177 13 10	226 3 10	634 12 4
Balance	890 3 0¾	30 10 11¼	271 6 11	5 5 9	461 9 3½	46 3 5½	200 8 0	27 3 0	66 3 5¾	—38 11 4¾	155 17 4	28 15 4	1,447 7 8	—147 6 6	3,492 15 9	—47 19 5
DISPOSAL OF FUNDS.																
Invested at interest	849 7 4	..	22 2 9	..	435 0 0	45 0 0	169 10 7	20 0 0	..	..	..	..	954 16 11	..	2,430 17 7	65 0 0
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	40 15 8¾	30 10 11¼	249 4 2	5 5 9	26 9 3½	1 3 5½	30 17 5	7 3 0	27 12 1	—38 11 4¾	155 17 4	28 15 4	345 4 3	—147 6 6	876 0 3½	—112 19 5
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	38 11 4¾	..	..	..	147 6 6	..	185 17 10¾	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	2 18 11	..	2 18 11
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	109	114	14	14	59	56	16	16	22	26	6	5	..	..	226	231
Not entitled to benefits — Unfinancial	2	7	1	1	..	2	..	1	18	4	..	1	..	..	21	16
Not entitled to benefits — New	12	9	..	..	2	..	..	..	..	1	..	..	..	..	14	10
Total	123	130	15	15	61	58	16	17	40	31	6	6	..	..	261	257
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	10		..		1		1		4		..		..		16	
Departures — By death	..		..		1		..		1		..		..		2	
Departures — Otherwise	3		..		3		..		12		..		..		18	
Number of members sick	22		..		6		1		6		1		..		36	
Period of sickness	79 w. 3 d.		..		33 w. 5 d.		2 w.		32 w.		7 w. 3 d.		..		154 w. 5 d.	
Deaths of registered wives	1		..		..		..		..		..		..		1	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amount shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.——[1] One member died in 1883.——[2] Funeral donation paid to a court in New South Wales.

ANCIENT ORDER OF FORESTERS.

PORTLAND DISTRICT.

Name of branch / Where situated / Year when established	Hope. Portland. 1858.		Prosperity. Portland. 1859.		Brotherhood. Hamilton. 1860.		Perseverance. Digby. 1861.		Caledonia. Sandford. 1863.		Prince Alfred. Belfast. 1868.		Tranquility. Harrow. 1874.		District Funds.		Total of District.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,975 18 8	14 13 6	1,107 2 5	19 13 7	1,422 2 4	90 12 4	791 4 3	9 7 4	1,405 1 7	0 12 6	238 0 2	47 17 1	295 16 5	−8 7 0	348 10 10	24 0 4	7,583 16 8	198 9 8
RECEIPTS.																		
Contributions	190 19 1	186 4 7	71 19 10	71 8 7	92 17 2	102 8 8	72 11 8	99 1 10	155 17 3	190 7 4	42 14 10½	49 1 10½	15 0 0	17 14 6	..	..	641 19 10½	716 7 4½
Levies	..	28 2 0	..	..	..	..	..	..	..	18 12 0	..	..	..	..	102 17 9½	50 12 7	..	46 14 0
Initiation fees, &c.	2 5 6	2 5 6	0 10 0	..	2 7 0	2 12 0	3 1 6	2 19 0	7 9 3	7 9 3	..	..	..	..	..	..	15 13 3	15 5 9
Interest	65 7 9	..	46 18 8	0 10 0	107 5 2	..	19 10 10	..	66 14 11	11 8 0	6 5 0	..	..	..	9 17 0	..	321 19 4	11 18 0
Funeral donations	20 0 0	..	10 0 0	..	20 0 0	..	20 0 0	..	10 0 0	..	..	..	..	..	..	..	..	..
Other receipts	..	39 6 0	..	0 19 11	..	11 16 6	..	2 3 0	..	1 14 6	..	3 16 0	..	..	1 4 5½	4 12 2	1 4 5½	64 8 1
Total Receipts	278 12 4	255 18 1	129 8 6	72 18 6	222 9 4	116 17 2	115 4 0	104 3 10	240 1 5	229 11 1	48 19 10½	52 17 10½	15 0 0	17 14 6	113 19 3	55 4 9	980 16 11	854 13 2½
Total	2,254 11 0	270 11 7	1,236 10 11	92 12 1	1,644 11 8	207 9 6	906 8 3	113 11 2	1,645 3 0	230 3 7	287 0 0½	100 14 11½	310 16 5	9 7 6	462 10 1	79 5 1	8,564 13 7	1,053 2 10½
EXPENDITURE.																		
Sick pay	168 11 3	..	47 3 4	..	19 16 8	..	46 16 8	..	86 16 8	..	28 0 0	..	8 0 0	..	..	..	405 4 7	..
Medical attendance	..	132 8 0	..	45 0 0	..	70 2 0	..	75 17 9	..	171 2 0	..	32 10 0	..	0 16 6	..	..	..	527 16 3
Funeral donations	20 0 0	..	10 0 0	..	20 0 0	..	20 0 0	..	10 0 0	..	..	..	..	..	80 0 0	..	80 0 0	..
Levies	29 16 6	17 5 1	10 7 9	4 7 6	14 16 0	6 19 0	10 17 6	6 1 6	28 15 0	12 13 6	6 12 0	3 6 0	1 13 0½	..	..	..	..	..
Management	..	68 10 1	..	21 7 10	..	27 15 11	..	15 17 9	..	41 17 5	..	13 8 0	..	15 15 0	..	43 18 5	53 18 0	248 10 5
Other expenditure	53 18 0[1]	11 8 9	..	0 6 0	..	18 11 7	..	1 1 6	..	1 2 0	..	3 18 9	..	..	..	5 7 0		41 15 7
Total Expenditure	272 5 9	229 11 11	67 11 1	71 1 4	54 12 8	123 8 6	77 14 2	98 18 6	125 11 8	226 14 11	34 12 0	53 2 9	9 13 0½	16 11 6	80 0 0	49 5 5	539 2 7	818 2 3
Balance	1,982 5 3	40 19 8	1,168 19 10	21 10 9	1,589 19 0	84 1 0	828 14 1	14 12 8	1,519 11 4	3 8 8	252 8 0½	47 12 2½	301 3 4½	−7 4 0	382 10 1	29 19 8	8,025 11 0	235 0 7½
DISPOSAL OF FUNDS.																		
Invested at interest	1,282 5 3	11 12 4	960 7 6	..	1,538 15 1	..	564 6 6	..	1,173 13 4	..	252 8 0½	30 12 6½	106 17 4	..	370 4 4	..	6,248 17 4½	42 4 10½
Invested in halls	700 0 0	..	208 1 1	..	..	75 0 0	244 0 0	..	304 3 10	..	..	..	170 15 0½	..	..	..	1,626 19 11½	75 0 0
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	..	29 7 4	0 11 3	21 10 9	51 3 11	9 1 0	20 7 7	14 12 8	41 14 2	3 8 8	..	16 19 8	16 7 0	−7 4 0	12 5 9	29 19 8	142 9 8	117 15 9
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	..	..	7 4 0	..	..	..	7 4 0	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	137	137	45	43	59	68	49	52	117	125	31	32	11	17	..	..	449	474
Not entitled to benefits { Unfinancial	3	1	..	1	4	1	2	1	5	5	2	1	3	..	..	..	19	10
Not entitled to benefits { New	1	1	..	..	8	3	..	1	1	4	..	..	3	..	..	..	13	9
Total	141	139	45	44	71	72	51	54	123	134	33	33	17	17	..	..	481	493
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	3		..		5		5		12		..		..		..		25	
Departures { By death	1		..		1		..		..		..		..		..		2	
Departures { Otherwise	4		1		3		2		1		..		..		..		11	
Number of members sick	27		9		5		9		14		4		1		..		69	
Period of sickness	246 w. 3 d.		89 w.		19 w. 5 d.		46 w. 5 d.		134 w. 4 d.		38 w.		8 w.		..		582 w. 5 d.	
Deaths of registered wives	..		1		..		2		1		..		..		..		4	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.—[1] This amount is stated to have been expended in furniture.

ANCIENT ORDER OF FORESTERS.

WARRNAMBOOL DISTRICT.

Name of branch	Warrnambool.	Tower Hill.	District Funds.	Total of District.*
Where situated	Warrnambool.	Koroit.		
Year when established	1865.	1869.		

	Warrnambool. Sick and Funeral Fund.	Warrnambool. Incidental Fund.	Tower Hill. Sick and Funeral Fnd.	Tower Hill. Incidental Fund.	District Funds. Sick and Funeral Fund.	District Funds. Incidental Fund.	Total of District.* Sick and Funeral Fund.	Total of District.* Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,118 8 3	39 7 0	264 3 4	—2 18 10	110 11 9	15 19 0	1,493 3 4	52 7 2
RECEIPTS.								
Contributions	118 5 3	114 12 9	10 11 6	10 4 3	..	..	128 16 9	124 17 0
Levies	..	17 17 0	..	1 12 0	20 12 6	11 2 6	..	19 9 0
Initiation fees, &c.	4 3 0	4 3 0	..	..	..	..	4 3 0	4 3 0
Interest	76 14 7	..	..	..	4 9 5	..	81 4 0	..
Funeral donations	20 0 0	..	..	..	..	..	..	..
Other receipts	..	16 1 3	..	0 2 0	..	3 15 6	..	19 18 9
Total Receipts	219 2 10	152 14 0	10 11 6	11 18 3	25 1 11	14 18 0	214 3 9	168 7 9
Total	1,337 11 1	192 1 0	274 14 10	8 19 5	135 13 8	30 17 0	1,707 7 1	220 14 11
EXPENDITURE.								
Sick pay	55 8 7	..	2 6 8	..	..	..	57 15 3	..
Medical attendance	..	89 12 9	..	11 3 0	..	..	..	100 15 9
Funeral donations	20 0 0	..	..	..	20 0 0	..	20 0 0	..
Levies	18 9 6	9 3 6	2 3 0	1 19 0	..	..	..	..
Management	..	30 3 4	..	4 12 6	..	15 16 0	..	50 11 10
Other expenditure	..	19 7 9	..	0 5 6	0 7 6[1]	7 17 5	0 7 6	27 10 8
Total Expenditure	93 18 1	148 7 4	4 9 8	18 0 0	20 7 6	23 13 5	78 2 9	178 18 3
Balance	1,243 13 0	43 13 8	270 5 2	—9 0 7	115 6 2	7 3 7	1,629 4 4	41 16 8
DISPOSAL OF FUNDS.								
Invested at interest	1,219 15 9	..	231 13 6	..	115 6 2	2 3 7	1,566 15 5	2 3 7
Invested in halls	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..
Cash not bearing interest	23 17 3	43 13 8	29 11 1	—9 0 7	..	5 0 0	53 8 4	39 13 1
Illegally expended, Incdntl. Fnd.	..	..	9 0 7	..	..	..	9 0 7	..
Debts due by branch	..	..	..	3 0 0	..	..	..	3 0 0

NUMBER OF MEMBERS.	Warrnambool. At beginning of year.	Warrnambool. At end of year.	Tower Hill. At beginning of year.	Tower Hill. At end of year.	District Funds. At beginning of year.	District Funds. At end of year.	Total of District.* At beginning of year.	Total of District.* At end of year.
Entitled to benefits	94	84	14	10	..	..	108	94
Not entitled to benefits { Unfinancial	1	7	3	..	..	..	4	7
Not entitled to benefits { New	3	8	..	..	..	..	3	8
Total	98	99	17	10	..	..	115	109

ADMISSION, DEPARTURE, SICKNESS, MORTALITY.	Warrnambool.	Tower Hill.	District Funds.	Total of District.*
Admitted	8	..	..	8
Departures { By death	1	..	..	1
Departures { Otherwise	6	7	..	13
Number of members sick	13	2	..	15
Period of sickness	81 w. 2 d.	2 w. 4 d.	..	84 w.
Deaths of registered wives	..	..	..	..

ORDER OF SAINT ANDREW.

	Melbourne. Melbourne. 1870.	Emerald Hill. South Melbourne. 1870.	Hotham. Hotham. 1871.	Richmond. Richmond. 1871.

	Melbourne. Sick and Funeral Fnd.	Melbourne. Incidental Fund.	Emerald Hill. Sick and Funeral Fnd.	Emerald Hill. Incidental Fund.	Hotham. Sick and Funeral Fnd.	Hotham. Incidental Fund.	Richmond. Sick and Funeral Fnd.	Richmond. Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	75 14 6½	—6 3 1½	48 5 3	..	262 3 6	244 15 3	113 16 3	—8 13 1
RECEIPTS.								
Contributions	30 0 11½	28 15 5½	80 3 9	79 3 3	190 13 0	188 10 9	54 1 0½	50 6 10½
Levies	..	1 18 6	..	14 0 0	29 16 0	..	..	10 9 6
Initiation fees, &c.	..	3 15 0	..	..	2 5 0	2 0 0	..	..
Interest	..	..	..	..	14 0 0	17 15 0	3 0 0	..
Funeral donations	..	..	80 0 0	..	80 0 0	..	60 0 0	..
Other receipts	..	0 19 0	20 0 0[2]	67 6 4	..	49 7 5	..	11 5 6
Total Receipts	30 0 11½	35 7 11½	180 3 9	160 9 7	316 14 0	257 13 2	117 1 0½	72 1 10½
Total	105 15 6	29 4 10	228 9 0	160 9 7	578 17 6	502 8 5	230 17 3½	63 8 9½
EXPENDITURE.								
Sick pay	..	..	61 17 0	..	156 14 2	..	..	..
Medical attendance	..	18 12 6	..	99 14 6	..	134 5 0	..	45 14 9
Funeral donations	..	..	100 0 0	..	80 0 0	..	60 0 0	..
Levies	10 16 0	4 14 0	20 15 6	21 5 0	45 5 0	18 0 0	15 18 6	6 11 0
Management	..	5 11 8	..	36 8 0	..	39 10 9	..	19 18 10
Other expenditure	..	..	..	0 10 0	..	4 7 0	..	0 10 0
Total Expenditure	10 16 0	28 18 2	182 12 6	157 17 6	281 19 2	196 2 9	75 18 6	72 14 7
Balance	94 19 6	0 6 8	45 16 6	2 12 1	296 18 4	306 5 8	154 18 9½	—9 5 9½
DISPOSAL OF FUNDS.								
Invested at interest	52 0 0	..	..	..	200 0 0	250 0 0	100 0 0	..
Invested in halls	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..
Cash not bearing interest	42 19 6	0 6 8	45 16 6	2 12 1	96 18 4	56 5 8	45 13 0	—9 5 9½
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	9 5 9½	..
Debts due by branch	..	..	..	..	..	..	..	..

NUMBER OF MEMBERS.	Melbourne. At beginning of year.	Melbourne. At end of year.	Emerald Hill. At beginning of year.	Emerald Hill. At end of year.	Hotham. At beginning of year.	Hotham. At end of year.	Richmond. At beginning of year.	Richmond. At end of year.
Entitled to benefits	16	19	72	52	121	118	35	30
Not entitled to benefits { Unfinancial	..	..	..	6	..	..	..	..
Not entitled to benefits { New	2	..	..	..	3	2	1	..
Total	18	19	72	58	124	120	36	30

ADMISSION, DEPARTURE, SICKNESS, MORTALITY.	Melbourne.	Emerald Hill.	Hotham.	Richmond.
Admitted	2	..	4	..
Departures { By death	..	4	4[3]	3
Departures { Otherwise	1	10	4	3
Number of members sick	..	11	24	..
Period of sickness	..	216 w. 1 d.	183 w. 2 d.	..
Deaths of registered wives	..	2	3[4]	..

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amount shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.—[1] Difference in levies paid by courts and received by district.—[2] Funeral donation included in district return for 1883.—[3] The funeral donation for one of these members was not paid, as his age was disputed.—[4] One of these was the wife of an unfinancial member.

ORDER OF SAINT ANDREW.

Name of branch / Where situated / Year when established	Argyle. Port Melbourne. 1871.		Prahran. Prahran. 1871.		Carlton. Carlton. 1871.		Morang. Yan Yean. 1871.		St. Kilda. St. Kilda. 1871.		Fitzroy. Fitzroy. 1871.		Kilmore. Kilmore. 1871.		Victoria. West Melbourne. 1871.		Heather Bell. Stawell. 1871.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 155 14 10	£ s. d. 91 6 9	£ s. d. 142 3 10	£ s. d. 38 4 1	£ s. d. 327 1 8	£ s. d. 158 19 8	£ s. d. 203 0 10½	£ s. d. — 36 8 9½	£ s. d. 324 17 2	£ s. d. 11 12 1	£ s. d. 65 1 0	£ s. d. 88 4 4	£ s. d. 231 12 6½	£ s. d. –32 4 3½	£ s. d. 106 13 7½	£ s. d. 29 2 10½	£ s. d. 295 10 11	£ s. d. 31 6 0
RECEIPTS.																		
Contributions	168 11 1	160 18 6	111 16 8	108 6 0	138 9 6	120 16 2	42 13 4½	56 17 10½	97 3 5	84 5 7	74 3 10	71 10 7	14 16 2	14 9 4	117 5 1	117 5 1	48 7 5	46 15 5
Levies	..	..	8 4 6	11 12 0	..	20 10 0	..	7 12 6	..	15 3 8	18 17 6	9 8 0	..	..	3 13 0	3 13 6	..	11 15 5
Initiation fees, &c.	8 16 0	12 18 6	5 5 8	2 4 4	3 13 6	3 6 6	..	1 11 0	3 8 8	2 11 4	..	0 1 0	..	..	2 12 0	1 8 0	..	..
Interest	20 5 7	10 8 1	8 9 1	..	14 16 0	10 14 0	6 2 5	..	3 17 6	..	3 14 0	3 14 2	..	..	7 0 0	1 15 3	8 14 4	..
Funeral donations	60 0 0	..	20 0 0	..	80 0 0	..	..	..	40 0 0	..	60 0 0	..	20 0 0	..	50 0 0	..	..	..
Other receipts	..	3 4 1	..	39 9 2	..	4 17 4	..	12 3 0	.	9 13 0	..	12 13 6	..	2 7 5	..	16 18 0	..	1 11 0
Total Receipts	257 12 8	187 9 2	153 15 11	161 11 6	236 19 0	160 4 0	48 15 9½	78 4 4½	144 9 7	111 13 7	156 15 4	97 7 3	34 16 2	16 16 9	180 10 1	140 19 10	57 1 9	60 1 10
Total	413 7 6	278 15 11	295 19 9	199 15 7	564 0 8	319 3 8	251 16 8	41 15 7	469 6 9	123 5 8	221 16 4	185 11 7	266 8 8½	–15 7 6½	287 3 8½	170 2 8½	352 12 8	91 7 10
EXPENDITURE.																		
Sick pay	168 19 6	..	81 1 7	..	94 11 4	..	23 0 0	..	63 14 0	..	100 7 6	..	11 0 0	..	140 13 6	..	34 5 10	..
Medical attendance	..	119 0 6	..	66 0 0	..	83 17 9	..	42 5 10	..	73 19 3	..	58 13 4	..	9 9 0	..	97 8 6	..	37 4 5
Funeral donations	60 0 0	..	20 0 0	..	80 0 0	..	..	..	40 0 0	..	40 0 0	..	20 0 0	..	50 0 0	..	..	..
Levies	54 16 0	21 17 0	35 1 0	14 2 0	37 13 0	18 5 6	13 11 6	5 19 0	30 19 6	12 11 0	24 16 6	9 19 0	3 12 0	2 14 0	40 19 6	16 9 0	15 10 0	6 4 0
Management	..	45 12 4	..	37 19 2	..	51 11 7	..	14 8 0	..	27 9 9	..	33 10 9	..	8 0 0	..	23 17 6	..	10 19 1
Other expenditure	..	15 7 6	..	28 5 8	..	13 0 9	..	1 19 6	25 0 0[2]	8 7 6	..	13 16 0	..	1 4 4	..	17 1 6	..	6 19 10
Total Expenditure	283 15 6	201 17 4	136 2 7	146 6 10	212 4 4	166 15 7	36 11 6	64 12 4	159 13 6	122 7 6	165 4 0	115 19 1	34 12 0	21 7 4	231 13 0	154 16 6	49 15 10	61 7 4
Balance	129 12 0	76 18 7	159 17 2	53 8 9	351 16 4	152 8 1	215 5 2	—22 16 9	309 13 3	0 18 2	56 12 4	69 12 6	231 16 8½	–36 14 10½	55 10 8½	15 6 2½	302 16 10	30 0 6
DISPOSAL OF FUNDS.																		
Invested at interest	129 12 0	76 18 7	158 9 1	..	316 6 0	148 14 0	125 0 0	..	253 17 6	..	56 12 4	69 12 6	..	..	55 10 8½	15 6 2½	..	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	177 5 0	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	.	..
Cash not bearing interest	..	..	1 8 1	53 8 9	35 10 4	3 14 1	67 8 5	—22 16 9	55 15 9	0 18 2	..	..	17 16 10	–36 14 10½	..	..	302 16 10	30 0 6
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	22 16 9	..	..	..	..	..	36 14 10½	..	..	..	..	..
Debts due by branch	..	23 2 6	..	..	..	..	..	..	..	..	..	5 15 0	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	99	114	58	67	81	75	26	24	55	54	50	46	10	8	81	83	30	31
Not entitled to benefits: Unfinancial	1	..	11	6	4	..	..	3	10	..	..	..	..	..	2	3	2	..
Not entitled to benefits: New	3	5	5	6	6	3	3	..	5	10	2	..	..	..	1	..	..	..
Total	103	119	74	79	91	78	29	27	70	64	52	46	10	8	84	86	32	31
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	18		16		6		1		17		..		..		5		..	
Departures: By death	2		2[1]		3		..		2		2		1		1		..	
Departures: Otherwise	..		9		16		3		21		4		1		2		1	
Number of members sick	19		14		22		5		10		11		1		16		3	
Period of sickness	215 w. 3 d.		121 w. 4 d.		94 w. 4 d.		23 w.		63 w. 4 d.		135 w. 2 d.		11 w.		169 w. 5 d.		37 w. 4 d.	
Deaths of registered wives	2		..		2		..		..		..		..		3		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] One of these members was unfinancial.

[2] This amount should have been shown as an expenditure in 1883.

ORDER OF SAINT ANDREW.

Name of branch / Where situated / Year when established	Blanche. Port Melbourne. 1872.		Oakleigh. Oakleigh. 1872.		Whittlesea. Whittlesea. 1872.		Kara Kara. St. Arnaud. 1873.		Epping. Epping. 1874.		Wimmera. Dooen. 1883.		Nelson. Williamstown. 1884.		Jika Jika. North Fitzroy. 1884.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	30 7 0	22 12 8	164 14 9	0 8 11	117 7 0	18 11 4	130 5 0½	—15 2 4½	233 17 0	—26 13 9	5 16 5	3 0 0	..	..	..	..
RECEIPTS.																
Contributions	23 2 6½	23 15 10½	32 14 11	32 0 4	51 7 4	51 15 8	29 1 10	28 6 0	53 3 10	70 18 5	30 0 6½	28 15 1½	6 13 8½	6 13 8½	10 1 4	9 10 10
Levies	..	..	..	3 16 0	..	6 12 0	..	7 10 0	..	6 4 0	..	..	..	..	..	..
Initiation fees, &c.	..	..	..	..	0 10 0	0 5 0	..	..	..	1 17 6	2 19 6	12 15 0	4 8 0	4 8 0	5 8 6	1 19 0
Interest	0 11 3	0 6 3	5 6 4	..	5 3 6	1 0 6	4 4 0	..	13 15 11	..	..	..	..	..	..	..
Funeral donations	30 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	..	..	1 17 6	..	0 16 0	..	2 0 0	..	38 3 7	..	1 2 0	..	0 12 0	..	6 6 6
Total Receipts	53 13 9½	24 2 1½	38 1 3	37 13 10	57 0 10	60 9 2	33 5 10	37 16 0	66 19 9	117 3 6	33 0 0½	42 12 1½	11 1 8½	11 13 8½	15 9 10	17 16 4
Total	84 0 9½	46 14 9½	202 16 0	38 2 9	174 7 10	79 0 6	163 10 10½	22 13 7½	300 16 9	90 9 9	38 16 5½	45 12 1½	11 1 8½	11 13 8½	15 9 10	17 16 4
EXPENDITURE.																
Sick pay	26 18 8	..	11 0 0	..	32 8 4	..	20 7 4	..	34 11 0	..	..	..	..	..	..	..
Medical attendance	..	21 14 6	..	34 16 11	..	39 5 6	..	19 0 0	..	48 7 4	..	16 2 0	..	5 16 6	..	11 11 9
Funeral donations	30 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	11 3 6	4 16 0	11 13 6	5 4 6	16 14 0	6 14 0	8 9 6	3 15 0	12 12 0	16 17 0	..	4 4 0	1 10 0	1 0 0	1 16 0	0 18 0
Management	..	16 17 0	..	10 7 0	..	13 0 6	..	16 18 3	..	13 6 0	..	11 10 3	..	0 8 9	..	4 3 6
Other expenditure	..	..	..	1 2 0	..	9 8 6	..	1 0 6	30 1 10[2]	4 7 6	..	4 13 6	..	1 10 0	..	1 3 9
Total Expenditure	68 2 2	43 7 6	22 13 6	51 10 5	49 2 4	68 8 6	28 16 10	40 13 9	77 4 10	82 17 10	..	36 9 9	1 10 0	8 15 3	1 16 0	17 17 0
Balance	15 18 7½	3 7 3½	180 2 6	—13 7 8	125 5 6	10 12 0	134 14 0½	—18 0 1½	223 11 11	7 11 11	38 16 5½	9 2 4½	9 11 8½	2 18 5½	13 13 10	—0 0 8
DISPOSAL OF FUNDS.																
Invested at interest	..	..	127 17 9	..	111 18 4	..	57 0 0	..	200 0 0	..	20 0 0	..	..	..	..	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	15 18 7½	3 7 3½	38 17 1	—13 7 8	13 7 2	10 12 0	59 13 11	—18 0 1½	23 11 11	7 11 11	18 16 5½	9 2 4½	9 11 8½	2 18 5½	13 13 2	—0 0 8
Illegally expended, Incdntl. Fnd.	..	..	13 7 8	..	..	..	18 0 1½	..	..	..	..	..	..	..	0 0 8	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
NUMBER OF MEMBERS.																
Entitled to benefits	22	7	18	20	33	34	19	18	38	43	..	23	..	..	..	3
Not entitled { Unfinancial	2	..	2	..	..	..	1	1	..	..	..	..	..	..	..	..
to benefits { New	..	..	..	..	..	..	..	..	1	1	22	1	..	19	..	3
Total	24	7	20	20	33	34	20	19	39	44	22	24	..	19	..	6
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	..		..		1		..		5		6		19		21	
Departures { By death	3[1]		..		..		..		..		..		..		..	
Departures { Otherwise	14		..		..		1		..		4		..		15	
Number of members sick	6		5		5		7		8		..		..		..	
Period of sickness	42 w. 2 d.		11 w.		33 w. 3 d.		21 w. 2 d.		34 w. 4 d.		..		..		..	
Deaths of registered wives	1		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] The funeral donations for two of these members were not paid, as their age was disputed.

[2] Debt of Incidental Fund in 1882 written off.

ORDER OF SAINT ANDREW.

Name of branch / Where situated / Year when established	Kensington. Kensington. 1884.		Footscray. Footscray. 1884.		Grand Lodge Funds.		Total of Society.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	..	..	..	..	873 2 5	81 8 7	3,907 5 7½	694 7 1½
RECEIPTS.								
Contributions	16 17 5½	16 3 5½	9 14 3	9 0 3	..	..	1,431 3 0½	1,405 0 6½
Levies	..	..	..	..	413 12 6	201 19 0	60 11 0	130 5 1
Initiation fees, &c.	7 15 9	4 19 3	9 3 6	5 16 6	..	..	56 6 1	61 15 11
Interest	..	..	..	..	61 5 0	..	180 4 11	45 13 3
Funeral donations	..	..	..	..	..	..	..	..
Other receipts	..	2 1 0	..	2 13 0	..	17 2 9	20 0 0	304 9 1
Total Receipts	24 13 2½	23 3 8½	18 17 9	17 9 9	474 17 6	219 1 9	1,748 5 0½	1,947 3 10½
Total	24 13 2½	23 3 8½	18 17 9	17 9 9	1,347 19 11	300 10 4	5,655 10 8	2,641 11 0
EXPENDITURE.								
Sick pay	2 10 0	..	..	..	..	..	1,063 19 9	..
Medical attendance	..	..	..	20 10 2	..	..	..	1,103 10 0
Funeral donations	..	..	..	..	580 0 0	..	580 0 0	..
Levies	..	..	..	..	..	..	..	..
Management	..	6 10 2	..	3 12 3	..	246 7 9	..	697 18 10
Other expenditure	..	6 5 6	..	0 10 0	1 2 0	43 8 4	56 3 10	184 19 2
Total Expenditure	2 10 0	12 15 8	..	24 12 5	581 2 0	289 16 1	1,700 3 7	1,986 8 0
Balance	22 3 2½	10 8 0½	18 17 9	—7 2 8	766 17 11	10 14 3	3,955 7 1	655 3 0
DISPOSAL OF FUNDS.								
Invested at interest	..	..	..	..	766 17 11	5 4 3	2,731 1 7½	565 15 6½
Invested in halls	..	..	..	..	..	..	177 5 0	..
Invested, other freehold property	..	..	..	..	..	..	..	..
Cash not bearing interest	22 3 2½	10 8 0½	11 15 1	—7 2 8	..	5 10 0	939 11 11	89 7 5½
Illegally expended, Incdntl. Fnd.	..	..	7 2 8	..	..	..	107 8 6½	..
Debts due by branch	..	..	..	..	..	..	..	28 17 6
	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
NUMBER OF MEMBERS.								
Entitled to benefits	..	8	..	..	..	..	864	877
Not entitled to benefits: Unfinancial	..	3	..	6	..	..	35	28
Not entitled to benefits: New	..	10	..	14	..	..	54	74
Total	..	21	..	20	..	..	953	979
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.								
Admitted	26		21		..		168	
Departures: By death	..		..		..		27	
Departures: Otherwise	5		1		..		115	
Number of members sick	1		..		..		120	
Period of sickness	5 w.		..		..		1,419 w. 1 d.	
Deaths of registered wives	..		..		..		13	

AUSTRALIAN NATIVES' ASSOCIATION.

Name of branch / Where situated / Year when established	Melbourne. Melbourne. 1871.		Ballarat. Ballarat. 1874.		Sandhurst. Sandhurst. 1874.		Stawell. Stawell. 1880.		Creswick. Creswick. 1880.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	164 6 9	—76 9 8	538 17 9	374 6 10	168 10 4	11 9 8	192 17 10	35 14 8	136 4 0	120 2 5
RECEIPTS.										
Contributions	56 3 6	65 15 6	465 5 3	561 2 3	65 15 0	79 16 6	113 19 2	134 17 4	122 19 3	147 11 3
Levies	..	..	..	..	..	..	..	..	..	..
Initiation fees, &c.	0 5 0	4 7 6	52 11 0	67 11 0	2 11 3	9 19 3	3 16 6	12 11 0	5 7 6	17 15 0
Interest	6 15 0	..	32 11 2	21 5 4	8 16 10	..	6 0 0	..	7 10 0	4 10 0
Funeral donations	..	..	10 0 0	..	..	..	20 0 0	..	..	..
Other receipts	..	9 8 0	..	0 15 0	..	5 18 6	..	23 13 3	..	6 10 0
Total Receipts	63 3 6	79 11 0	560 7 5	650 13 7	77 3 1	95 14 3	143 15 8	171 1 7	135 16 9	176 6 3
Total	227 10 3	3 1 4	1,099 5 2	1,025 0 5	245 13 5	107 3 11	336 13 6	206 16 3	272 0 9	296 8 8
EXPENDITURE.										
Sick pay	27 10 0	..	98 3 4	..	47 9 8	..	90 3 4	..	30 8 4	..
Medical attendance	..	42 15 0	..	378 9 6	..	65 0 2	..	115 15 2	..	86 6 10
Funeral donations	..	..	10 0 0	..	..	..	20 0 0	..	..	..
Levies	13 12 6	5 3 6	124 8 6	45 7 0	15 4 2	6 13 10	26 12 0	11 13 0	33 9 0	20 1 0
Management	..	43 2 6	..	149 8 10	..	33 19 7	..	46 12 10	..	46 13 0
Other expenditure	..	7 0 0	..	7 17 0	..	0 10 0	..	13 1 0	..	..
Total Expenditure	41 2 6	98 1 0	232 11 10	581 2 4	62 13 10	106 3 7	136 15 4	187 2 0	63 17 4	153 0 10
Balance	186 7 9	—94 19 8	866 13 4	443 18 1	182 19 7	1 0 4	199 18 2	19 14 3	208 3 5	143 7 10
DISPOSAL OF FUNDS.										
Invested at interest	60 0 0	..	751 4 5	436 3 7	138 0 6	..	175 0 0	..	175 0 0	125 0 0
Invested in halls	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	31 8 1	—94 19 8	115 8 11	7 14 6	44 19 1	1 0 4	24 18 2	19 14 3	33 3 5	18 7 10
Illegally expended, Incdntl. Fnd.	94 19 8	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..
	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
NUMBER OF MEMBERS.										
Entitled to benefits	31	36	160	258	43	38	58	66	56	69
Not entitled to benefits: Unfinancial	7	9	70	104	6	19	35	13	15	25
Not entitled to benefits: New	4	5	109	96	13	9	18	13	24	15
Total	42	50	339	458	62	66	111	92	95	109
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.										
Admitted	12		190		14		19		33	
Departures: By death	..		..		..		2[1]		..	
Departures: Otherwise	4		71		10		36		19	
Number of members sick	5		14		5		9		10	
Period of sickness	27 w. 3 d.		98 w. 1 d.		47 w. 3 d.		104 w. 2 d.		31 w.	
Deaths of registered wives	..		1		..		..		..	

NOTE.—Where the minus sign (— occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.—[1] One member not entitled to benefits.

AUSTRALIAN NATIVES' ASSOCIATION.

Name of branch / Where situated / Year when established	Clunes. Clunes. 1881.		Maryborough. Maryborough. 1882.		Richmond. Richmond. 1882.		Benalla. Benalla. 1882.		Buninyong. Buninyong. 1882.		Kerang. Kerang. 1882.		Maldon. Maldon. 1882.		Ararat. Ararat. 1882.		Murtoa. Murtoa. 1883.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 64 14 6	£ s. d. 34 3 3	£ s. d. 22 19 6	£ s. d. —14 9 11	£ s. d. 21 8 6	£ s. d. —3 4 5	£ s. d. 32 0 8	£ s. d. 12 8 0	£ s. d. 50 5 0	£ s. d. 38 15 8	£ s. d. 27 16 9	£ s. d. 5 11 11	£ s. d. 6 8 11¼	£ s. d. —4 13 5¼	£ s. d. 20 8 6	£ s. d. —1 16 9	£ s. d. 7 14 6	£ s. d. 3 6 1
RECEIPTS.																		
Contributions	82 13 3	92 6 3	38 15 0	51 2 0	8 17 9	9 7 9	..	..	74 3 0	86 2 6	48 13 7	60 6 2	17 9 11	27 4 7	42 1 6	42 1 6	15 0 0	19 7 8
Levies	..	8 11 0	1 15 6	..	..	2 4 0	..	..	..	..	..	19 13 6	..	..	..	6 8 0	..	2 3 0
Initiation fees, &c.	10 4 9	12 5 3	0 10 0	2 15 6	0 5 0	0 15 0	..	..	2 10 0	7 12 6	4 0 0	15 5 0	0 5 0	1 12 6	4 2 6	13 10 0	3 0 0	8 2 6
Interest	..	..	..	..	..	..	..	..	..	..	0 4 0	..	..	..	..	..	..	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	10 10 9	..	..	6 6 8	..	..	..	..	0 15 0	..	7 3 3	..	8 2 11¼	..	18 9 0	..	0 8 6
Total Receipts	92 18 0	123 13 3	41 0 6	53 17 6	15 9 5	12 6 9	..	..	76 13 0	94 10 0	52 17 7	102 7 11	17 14 11	37 0 0¼	46 4 0	80 8 6	18 0 0	30 1 8
Total	157 12 6	157 16 6	64 0 0	39 7 7	36 17 11	9 2 4	32 0 8	12 8 0	126 18 0	133 5 8	80 14 4	107 19 10	24 3 10¼	32 6 7	66 12 6	78 11 9	25 14 6	33 7 9
EXPENDITURE.																		
Sick pay	13 10 4	..	8 13 4	..	..	..	..	..	1 13 4	..	3 0 0	..	..	..	1 6 8	..	..	..
Medical attendance	..	59 3 8	..	28 2 6	..	16 0 8	..	..	..	31 1 6	..	37 10 6	..	17 6 6	..	32 3 5	..	1 15 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	22 4 0	9 0 6	14 0 6	13 2 6	3 19 6	2 4 0	..	..	20 10 6	10 2 0	11 14 0	9 1 9	2 4 0	1 10 0	10 12 0	7 4 0	2 2 6	7 2 6
Management	..	22 10 5	..	13 10 0	..	13 6 9	..	..	..	29 19 2	..	13 5 8	..	16 16 0	..	22 4 3	..	11 18 7
Other expenditure	..	4 3 5	..	3 4 0	10 0 0[1]	..	32 0 8[3]	12 8 0	..	0 12 0	..	1 1 0	0 15 5¼[4]	..	..	..	..	0 6 0
Total Expenditure	35 14 4	94 18 0	22 13 10	57 19 0	13 19 6	31 11 5	32 0 8	12 8 0	22 3 10	71 14 8	14 14 0	60 18 11	2 19 5¼	35 12 6	11 18 8	61 11 8	2 2 6	21 2 1
Balance	121 18 2	62 18 6	41 6 2	—18 11 5	22 18 5	—22 9 1	..	..	104 14 2	61 11 0	66 0 4	47 0 11	21 4 5	—3 5 11	54 13 10	17 0 1	23 12 0	12 5 8
DISPOSAL OF FUNDS.																		
Invested at interest	75 0 0	25 0 0	..	..	..	..	..	..	75 0 0	25 0 0	35 0 0	15 0 0	..	..	40 0 0	10 0 0	..	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	46 18 2	37 18 6	22 14 9	—18 11 5	0 9 4	—22 9 1	..	..	29 14 2	36 11 0	31 0 4	32 0 11	17 18 6	—3 5 11	14 13 10	7 0 1	23 12 0	12 5 8
Illegally expended, Incdntl. Fnd.	..	..	18 11 5	..	22 9 1	..	..	..	..	..	..	..	3 5 11	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	40	52	22	28	17	..	22	..	22	49	11	27	3	12	14	24	1	8
Not entitled to benefits { Unfinancial	9	13	..	4	3	24	..	..	13	4	10	12	3	1	2	10	13	..
Not entitled to benefits { New	8	25	17	1	3	..	..	..	22	8	12	12	6	1	13	14	1	12
Total	57	90	39	33	23	24	22	..	57	61	33	51	12	14	29	48	15	20
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	39		8		2		..		16		19		2		22		17	
Departures { By death	..		..		1[2]		..		..		..		..		..		..	
Departures { Otherwise	6		14		..		22		12		1		..		3		12	
Number of members sick	7		4		..		..		2		1		..		1		..	
Period of sickness	13 w. 3 d.		8 w. 4 d.		..		..		1 w. 4 d.		3 w.		..		1 w. 2 d.		..	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Sick pay on account of another branch.—[2] This member was not entitled to benefit.—[3] This branch was closed and the funds divided.—[4] The balance to the credit of both funds was incorrectly brought forward in the returns, requiring an entry to be made of an expenditure of 15s. 5¼d. in the Sick Fund, and a receipt of £7 4s. 11¼d. in the Incidental Fund.

AUSTRALIAN NATIVES' ASSOCIATION.

Name of branch / Where situated / Year when established	Kingston. Kingston. 1883.		Horsham. Horsham. 1883.		Haddon. Haddon. 1883.		Donald. Donald. 1883.		St. Arnaud. St. Arnaud. 1883.		Port Melbourne. Port Melbourne. 1883.		Prahran. Prahran. 1884.		Board of Directors.		Total of Association.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	28 8 0	18 14 8	9 3 3	5 10 3	13 5 3	—2 10 9	9 8 3	—2 14 10	11 18 9	..	11 11 0	1 19 9	..	..	791 0 5	88 2 5	2,329 8 5¼	644 5 9¾
RECEIPTS.																		
Contributions	66 10 6	67 12 6	16 1 3	16 18 3	36 9 3	43 2 3	20 1 0	20 1 0	19 19 9	23 9 9	57 14 0	57 9 0	15 3 0	18 11 0	..	..	1,383 14 11	1,624 5 0
Levies	..	10 12 0	..	10 6 6	..	..	..	2 15 0	..	1 4 0	..	9 11 6	..	..	361 7 2	196 5 7	1 15 6	73 8 6
Initiation fees, &c.	3 10 0	14 12 6	1 0 6	1 9 6	8 6 0	13 4 0	1 19 0	4 13 6	1 16 9	2 11 3	6 17 6	19 15 0	8 15 0	24 11 0	..	..	121 13 3	254 18 9
Interest	..	..	..	..	..	..	..	..	..	..	..	..	..	..	32 6 9	..	94 3 9	25 15 4
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	2 10 0	..	..	..	..	..	1 0 6	..	17 10 6	..	10 10 4	..	3 15 0	61 17 10	36 3 0	68 4 6	163 3 6¼
Total Receipts	70 0 6	95 7 0	17 1 9	28 14 3	44 15 3	56 6 3	22 0 0	28 10 0	21 16 6	44 15 6	64 11 6	97 5 10	23 18 0	46 17 0	455 11 9	232 8 7	1,669 11 11	2,141 11 1¼
Total	98 8 6	114 1 8	26 5 0	34 4 6	58 0 6	53 15 6	31 8 3	25 15 2	33 15 3	44 15 6	76 2 6	99 5 7	23 18 0	46 17 0	1,246 12 2	320 11 0	3,999 0 4½	2,785 16 11
EXPENDITURE.																		
Sick pay	22 16 8	..	..	..	..	..	3 0 0	..	..	..	..	..	..	..	..	..	347 15 0	..
Medical attendance	..	13 3 9	..	20 1 6	..	20 11 10	..	22 17 3	..	29 16 6	..	21 17 4	..	8 18 2	..	..	..	1,048 16 9
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	30 0 0	..	30 0 0	..
Levies	13 5 6	6 12 0	4 13 0	1 16 0	10 7 0	8 10 0	6 12 6	2 6 6	6 8 6	2 4 0	13 0 0	9 15 6	6 7 6	16 16 0	..	..	..	..
Management	..	30 6 5	..	11 0 3	..	17 9 2	..	3 17 6	..	10 14 0	..	39 2 8	..	18 4 5	..	94 3 1	..	688 5 1
Other expenditure	..	3 13 9	..	..	..	..	..	0 12 0	1 17 10[2]	2 1 0	..	8 11 6	..	2 7 6	..	114 10 1	44 13 11¼	181 18 3
Total Expenditure	36 2 2	53 15 11	4 13 0	32 17 9	10 7 0	46 11 0	9 12 6	29 13 3	8 6 4	44 15 6	13 0 0	79 7 0	6 7 6	46 6 1	30 0 0	208 13 2	422 8 11¼	1,919 0 1
Balance	62 6 4	60 5 9	21 12 0	1 6 9	47 13 6	7 4 6	21 15 9	—3 18 1	25 8 11	..	63 2 6	19 18 7	17 10 6	0 10 11	1,216 12 2	111 17 10	3,576 11 5	866 16 10
DISPOSAL OF FUNDS.																		
Invested at interest	25 0 0	25 0 0	14 0 0	..	..	..	..	..	..	..	..	..	..	..	1,104 1 8	..	2,667 6 7	661 3 7
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	37 6 4	35 5 9	7 12 0	1 6 9	47 13 6	7 4 6	17 17 8	—3 18 1	25 8 11	..	63 2 6	19 18 7	17 10 6	0 10 11	112 10 6	111 17 10	766 0 8	205 13 3
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	3 18 1	..	..	..	..	..	..	..	..	..	143 4 2	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	49 17 7	..	49 17 7
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	23	40	..	6	7	23	15	12	..	11	..	38	..	..	..	..	545	797
Not entitled to benefits { Unfinancial	10	7	..	13	5	8	..	5	..	1	..	14	..	7	..	..	201	293
Not entitled to benefits { New	11	13	21	2	15	22	2	4	15	6	39	17	..	38	..	..	353	313
Total	44	60	21	21	27	53	17	21	15	18	39	69	..	45	..	..	1,099	1,403
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	20		4		33		7		6		40		46		..		549	
Departures { By death	1[1]		..		..		..		..		..		..		..		4	
Departures { Otherwise	3		4		7		3		3		10		1		..		241	
Number of members sick	5		..		..		3		..		..		..		..		66	
Period of sickness	22 w. 5 d.		..		..		3 w.		..		..		..		..		362 w. 3 d.	
Deaths of registered wives	..		..		..		..		..		..		1		..		2	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.—[1] This member was not entitled to benefits.—[2] Error in balance.

BALLARAT AND SANDHURST GRAND DIVISION.

Name of branch / Where situated / Year when established	Pioneer. Scarsdale. 1866.		Ballarat. Ballarat. 1867.		Royal Diadem. Sandhurst. 1868.		Rising Sun. Clunes. 1868.		Mountain Pride. Castlemaine. 1869.		Excelsior. Creswick. 1869.		Hope of Talbot. Talbot. 1869.		Skipton. Skipton. 1870.		Hope of Sandhurst. Sandhurst. 1870.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	290 10 2	−5 6 9	163 15 1	114 3 6	265 16 8	13 18 8	63 2 3	−0 15 9	542 16 8	9 10 4	162 14 3½	19 0 3½	197 19 4½	−17 19 7½	10 19 7	10 1 11	75 4 11	40 2 11
RECEIPTS.																		
Contributions	28 14 9½	25 11 11	138 19 8	64 8 10½	80 12 6	33 16 10	9 3 3	2 8 9	63 18 2	18 7 10	29 13 10	23 2 2	30 9 9½	9 11 8½	3 14 7	2 2 5	110 10 6	34 9 0
Levies	..	4 4 0	..	16 12 0	5 1 0	12 12 6	..	10 9 9	..	12 9 0	..	5 17 6	..	33 16 0	..	1 0 0	25 15 0	..
Initiation fees, &c.	..	0 10 0	..	4 16 10	0 10 0	5 6 0	..	..	5 0 0	..	1 7 0	1 0 0	1 14 0	6 11 6	..	..	10 13 0	..
Interest	17 17 0	..	17 10 0	..	21 12 0	..	2 15 0	..	35 3 6	..	10 1 0	0 12 6	7 17 8	..	..	..	17 13 0	..
Funeral donations	..	..	..	..	20 0 0	..	..	..	..	..	..	..	..	..	..	..	10 0 0	..
Other receipts	..	13 5 11	..	87 19 5	..	49 19 7	..	..	..	26 17 6	..	1 3 6	0 13 3	8 3 6	..	..	1 16 8	79 12 3
Total Receipts	46 11 9½	43 11 10	156 9 8	173 17 1½	127 15 6	101 14 11	11 18 3	12 18 6	104 1 8	57 14 4	41 1 10	31 15 8	40 14 8½	58 2 8½	3 14 7	3 2 5	176 8 2	114 1 3
Total	337 1 11½	38 5 1	320 4 9	288 0 7½	393 12 2	115 13 7	75 0 6	12 2 9	646 18 4	67 4 8	203 16 1½	50 15 11½	238 14 1	40 3 1	14 14 2	13 4 4	251 13 1	154 4 2
EXPENDITURE.																		
Sick pay	5 15 10	..	152 14 8	..	24 6 8	..	4 8 4	..	22 10 0	..	23 3 4	..	27 2 0	..	0 15 0	..	132 11 8	..
Medical attendance	..	25 9 3	..	84 18 4	..	75 11 5	..	6 15 0	..	23 5 5	..	16 18 9	..	32 9 6	..	1 13 0	..	78 15 0
Funeral donations	..	..	10 0 0	..	20 0 0	..	..	..	..	..	..	..	..	..	..	..	10 0 0	..
Levies	9 6 0	8 3 0	30 5 6	30 19 4	22 1 0	17 12 6	2 5 0	1 13 0	16 9 0	11 17 0	7 10 6	6 6 0	..	..	1 0 0	1 1 3	22 13 0	22 13 3
Management	..	4 11 10	..	42 17 5	..	19 1 6	..	0 19 3	..	18 6 0	..	10 19 5	..	7 13 6	..	..	..	29 16 1
Other expenditure	..	..	1 0 0[1]	5 1 0	..	6 15 0	..	..	..	..	..	1 1 0	..	0 8 0	..	..	..	9 2 0
Total Expenditure	15 1 10	38 4 1	194 0 2	163 16 1	66 7 8	119 0 5	6 13 4	9 7 3	38 19 0	53 8 5	30 13 10	35 5 2	27 2 0	40 11 0	1 15 0	2 14 3	165 4 8	140 6 4
Balance	322 0 1½	0 1 0	126 4 7	124 4 6½	327 4 6	−3 6 10	68 7 2	2 15 6	607 19 4	13 16 3	173 2 3½	15 10 9½	211 12 1	−0 7 11	12 19 2	10 10 1	86 8 5	13 17 10
DISPOSAL OF FUNDS.																		
Invested at interest	290 1 3	..	126 4 7	114 5 5	309 0 0	..	61 0 2	..	596 17 5	..	168 4 0	10 0 0	178 16 11	..	11 3 2	9 10 3	86 8 5	11 6 5
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	31 18 10½	0 1 0	..	9 19 1½	14 17 8	−3 6 10	7 7 0	2 15 6	11 1 11	13 16 3	4 18 3½	5 10 9½	32 15 2	−0 7 11	1 16 0	0 19 10	..	2 11 5
Illegally expended, Incdntl. Fnd.	..	..	..	..	3 6 10	..	..	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	20	22	100	98	42	50	6	6	40	38	18	19	28	28	3	3	139	117
Not entitled to benefits — Unfinancial	6	7	32	36	8	14	..	..	..	..	1	1	5	5	..	..	12	21
Not entitled to benefits — New	5	..	12	..	6	1	..	..	1	..	4	2	1	5	..	..	12	17
Total	31	29	144	134	56	65	6	6	41	38	23	22	34	38	3	3	163	155
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	1		17		11		..		..		4		9		..		26	
Departures — By death	..		..		1		..		..		..		..		..		..	
Departures — Otherwise	3		27		1		..		3		5		5		..		34	
Number of members sick	2		22		5		2		6		5		4		1		41	
Period of sickness	5 w. 5 d.		213 w. 5 d.		24 w. 2 d.		5 w. 2 d.		22 w. 3 d.		25 w. 5 d.		63 w. 3 d.		1 w. 3 d.		326 w.	
Deaths of registered wives	..		2[2]		..		..		..		..		..		..		1	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Error in receipts, December, 1883.

[2] One of these was the wife of an unfinancial member.

BALLARAT AND SANDHURST GRAND DIVISION—continued.

Name of branch / Where situated / Year when established	Anchor. Castlemaine. 1870.		Pride of Daylesford. Daylesford. 1871.		Hope of St. Arnaud. St. Arnaud. 1874.		East Charlton. East Charlton. 1876.		Horsham. Horsham. 1880.		Nil Desperandum. Donald. 1882.		Grand Division Funds.		Total of Society.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
Balance from last year	£ s. d. 22 16 0	£ s. d. 16 6 3½	£ s. d. 7 10 9½	£ s. d. —4 8 5½	£ s. d. 15 17 7½	£ s. d. —8 19 11	£ s. d. ..	£ s. d. 2 14 8	£ s. d. 8 3 7	£ s. d. —3 6 5	£ s. d. 49 16 9½	£ s. d. —1 9 2	£ s. d. 848 4 5	£ s. d. —26 3 5	£ s. d. 2,725 8 2½	£ s. d. 157 9 1
RECEIPTS.																
Contributions	21 8 7	17 0 1	29 2 2	22 16 0	5 9 7	4 11 4	12 9 1	10 2 2	..	..	20 0 6½	6 19 3½	..	..	584 7 0½	275 8 4½
Levies	..	2 13 0	1 4 0	5 7 0	1 2 6	1 2 6	..	..	..	..	..	0 14 9	130 10 5	115 2 7	33 2 6	106 18 0
Initiation fees, &c.	..	4 16 0	..	0 2 6	..	0 6 0	..	2 5 0	..	..	..	0 2 6	..	..	19 4 0	25 16 4
Interest	..	..	..	..	..	..	..	..	..	..	..	..	68 16 5	..	199 5 7	0 12 6
Funeral donations	..	..	20 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	..	..	1 11 4	..	..	8 12 0	3 3 0½	..	4 1 5	..	15 12 9	2 17 9	26 5 8	13 19 8	317 15 10½
Total Receipts	21 8 7	24 9 1	50 6 2	29 16 10	6 12 1	5 19 10	21 1 1	15 10 2½	..	4 1 5	20 0 6½	23 9 3½	202 4 7	141 8 3	849 18 9½	726 11 1
Total	44 4 7	40 15 4½	57 16 11½	25 8 4½	22 9 8½	3 0 1	21 1 1	18 4 10½	8 3 7	0 15 0	69 17 4	22 0 1½	1,050 9 0	115 4 10	3,575 7 0	884 0 2
EXPENDITURE.																
Sick pay	16 13 4	..	27 3 8	..	..	..	14 1 4	..	..	..	10 0 0	..	..	..	461 5 10	..
Medical attendance	..	9 12 6	..	14 13 3	..	2 16 3	..	6 2 7½	..	..	..	13 12 3	..	..	..	392 12 6½
Funeral donations	..	..	20 0 0	..	..	..	..	..	..	..	..	..	50 0 0	..	60 0 0	..
Levies	4 0 3	4 0 9	6 9 0	5 8 0	1 18 0	2 6 0	2 11 0	2 7 6	4 2 2	0 15 0	..	..	..	..	..	..
Management	..	5 0 0	..	8 8 6	..	0 8 3	..	2 1 5	..	..	..	..	..	92 7 1	..	242 10 3
Other expenditure	..	..	..	0 13 3	..	..	3 3 0½[1]	..	4 1 5[2]	..	8 2 9[3]	6 12 1½	18 12 0[4]	58 12 7	34 19 2½	88 4 11½
Total Expenditure	20 13 7	18 13 3	53 12 8	29 3 0	1 18 0	5 10 6	19 15 4½	10 11 6½	8 3 7	0 15 0	18 2 9	20 4 4½	68 12 0	150 19 8	556 5 0½	723 7 9
Balance	23 11 0	22 2 1½	4 4 3½	—3 14 7½	20 11 8½	—8 10 7	1 5 8½	7 13 4	..	..	51 14 7	1 15 9	981 17 0	—35 14 10	3,019 1 11½	160 12 5
DISPOSAL OF FUNDS.																
Invested at interest	23 11 0	21 7 5	..	..	..	..	..	..	..	..	..	..	845 9 0	..	2,546 15 11	166 9 6
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	150 0 0	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	..	0 14 8½	0 9 8	—3 14 7½	12 1 1½	—8 10 7	1 5 8½	7 13 4	..	..	51 14 7	1 15 9	136 8 0	—35 14 10	306 14 0	—5 17 1
Illegally expended, Incdnt. Fnd.	..	..	3 14 7½	..	8 10 7	..	..	..	..	..	..	..	..	..	15 12 0½	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	21	25	19	16	4	5	7	9	1	..	13	11	..	..	461	447
Not entitled to benefits: Unfinancial	..	1	2	2	1	..	..	..	..	..	2	1	..	..	69	88
Not entitled to benefits: New	5	10	..	..	..	..	..	3	..	..	..	..	..	..	46	38
Total	26	36	21	18	5	5	7	12	1	..	15	12	..	..	576	573
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	12		1		..		5		..		1		..		87	
Departures: By death	..		1		..		..		..		..		..		2	
Departures: Otherwise	2		3		..		..		1		4		..		88	
Number of members sick	4		4		..		2		..		3		..		101	
Period of sickness	42 w. 2 d.		64 w. 3 d.		..		53 w.		..		10 w.		..		858 w. 3 d.	
Deaths of registered wives	..		..		..		..		..		..		..		3	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Grand Division Sick and Funeral Fund and Management Levies respectively, and the amounts shown as "Other expenditure" paid by the parent society being the sum of the amounts entered by the branches as "Receipts from Grand Division."—[1] Repayment to Management Fund.—[2] Transferred to Incidental Fund.—[3] Transferred to Incidental Fund by vote.—[4] Compensation to a sick member who resigned in 1883, £10; and sick pay, £8 12s.

SONS OF TEMPERANCE.

MELBOURNE GRAND DIVISION.

Name of branch / Where situated / Year when established	Excelsior. Richmond. 1863.		Royal Victoria. St. Kilda. 1865.		Rising Star. Fitzroy. 1866.		Melbourne. Melbourne. 1866.		Star of Moorabbin. Cheltenham. 1868.		Bloom Hill. Little Brighton. 1868.		Malvern. Malvern. 1868.		Star of the East. East Brighton. 1871.	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	761 3 3	4 18 11½	272 10 11	—35 9 3	167 9 5½	21 5 8½	414 2 5	19 9 2	359 18 8	12 0 4	151 5 1½	—10 0 2½	229 3 11	—8 17 0	134 5 6	4 11 3½
RECEIPTS.																
Contributions	77 2 3½	77 2 3	4 14 2	5 13 10	61 5 2¼	59 13 6¼	75 0 2	75 0 1	48 19 9	45 14 4	22 9 5	22 9 5	20 3 5½	21 7 0½	11 12 6	11 12 6
Levies	..	23 5 0	..	..	..	11 12 0½	..	31 19 9	..	9 14 3	..	6 1 0	..	5 13 3	..	0 15 0
Initiation fees, &c.	1 13 6	2 16 9	..	..	1 17 0	1 17 6	0 6 0	0 5 0	0 17 0	0 12 0	0 12 6	0 15 6	..	..	..	..
Interest	40 8 0	..	..	..	5 2 3	..	17 6 2	..	..	..	5 0 0	..	13 18 4	..	..	..
Funeral donations	..	..	..	..	..	..	..	..	10 0 0	..	..	..	..	..	..	..
Other receipts	..	4 1 3	..	..	..	7 6 6	..	0 6 0	..	2 8 0	..	19 9 11	..	0 3 6	..	..
Total Receipts	119 3 9½	107 5 3	4 14 2	5 13 10	68 4 5½	80 9 6¾	92 12 4	107 10 10	59 16 9	58 8 7	28 1 11	48 15 10	34 1 9½	27 3 9½	11 12 6	12 7 6
Total	880 7 0½	112 4 2½	277 5 1	—29 15 5	235 13 10¾	101 15 3¼	506 14 9	127 0 0	419 15 5	70 8 11	179 7 0½	38 15 7½	263 5 8½	18 6 9½	145 18 0	16 18 9½
EXPENDITURE.																
Sick pay	65 9 2	..	..	..	10 18 4	..	83 10 8	..	47 18 9	..	10 4 2	..	1 3 4	..	4 0 0	..
Medical attendance	..	77 10 0	..	6 10 0	..	39 13 0	..	63 0 9	..	32 12 6	..	19 17 0	..	12 4 0	..	14 5 0
Funeral donations	..	..	..	..	..	..	..	..	10 0 0	..	..	..	..	..	..	..
Levies	20 15 6	13 17 5	..	..	13 8 6	6 14 8	..	12 0 0	8 18 6	4 18 9	4 11 6	2 5 10	4 16 0	2 7 6	15 18 3	..
Management	..	26 7 0	..	..	..	21 1 3	..	26 18 9	..	6 2 0	..	15 12 2	..	5 3 6	..	..
Other expenditure	..	1 2 9	..	..	..	11 19 9	..	..	..	4 3 0	..	5 10 3	..	6 18 0	..	..
Total Expenditure	86 4 8	118 17 2	..	6 10 0	24 6 10	79 8 8	83 10 8	101 19 6	66 17 3	47 16 3	14 15 8	43 5 3	5 19 4	26 13 0	19 18 3	14 5 0
Balance	794 2 4½	—6 12 11½	277 5 1	—36 5 5	211 7 0¾	22 6 7¼	423 4 1	25 0 6	352 18 2	22 12 8	164 11 4½	—4 9 7½	257 6 4½	—8 6 2½	125 19 9	2 13 9½
DISPOSAL OF FUNDS.																
Invested at interest	760 0 0	..	139 13 0	..	195 15 10	..	275 0 0	..	350 0 0	..	100 0 0	..	227 19 7	..	100 0 0	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	27 9 5	—6 12 11½	101 6 8	—36 5 5	15 11 2¾	22 6 7¼	148 4 1	25 0 6	2 18 2	22 12 8	60 1 9	—4 9 7½	21 0 7	—8 6 2½	25 19 9	2 13 9½
Illegally expended, Incdntl. Fnd.	6 12 11½	..	36 5 5	..	..	..	..	..	..	..	4 9 7½	..	8 6 2½	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	69	75	4	9	42	50	90	83	42	33	28	16	13	14	5	10
Not entitled { Unfinancial	7	16	4	..	4	2	20	15	1	3	8	12	..	1	5	..
to benefits { New	9	..	..	..	5	..	11	..	..	1	1	1	1	..	..	..
Total	85	91	8	9	51	52	121	98	43	37	37	29	14	15	10	10
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	12		1		5		1		2		3		1		..	
Departures { By death	..		..		..		..		..		..		..		..	
Departures { Otherwise	6		..		4		24		8		11		..		..	
Number of members sick	10		..		4		12		5		3		1		2	
Period of sickness	81 w. 2 d.		..		12 w. 1 d.		116 w. 5 d.		54 w. 3 d.		19 w. 5 d.		1 w. 1 d.		4 w.	
Deaths of registered wives	..		..		..		..		1		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

MELBOURNE GRAND DIVISION—continued.

Name of branch / Where situated / Year when established	Williamstown. Williamstown. 1871.		Phœnix. Collingwood. 1872.		Emerald Hill. South Melbourne. 1873.		Broadford. Broadford. 1874.		Romsey. Romsey. 1874.		Hotham. Hotham. 1875.		Our Future Hope. Essendon. 1877.		Carlton. Carlton. 1876.		The City. East Melbourne. 1880.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 81 6 11	£ s. d. —27 11 10	£ s. d. 234 18 4	£ s. d. 4 9 9	£ s. d. 130 9 5½	£ s. d. 2 10 6½	£ s. d. 26 3 1	£ s. d. —5 0 0	£ s. d. 65 18 5	£ s. d. 6 6 2	£ s. d. 260 15 11	£ s. d. 0 9 1	£ s. d. 108 5 10	£ s. d. 11 8 9	£ s. d. 182 11 5	£ s. d. 7 2 8	£ s. d. 145 19 10½	£ s. d. 23 9 6½
RECEIPTS.																		
Contributions	29 18 11½	29 18 11½	86 12 1	86 12 1	39 10 4	38 18 4	10 16 3	11 19 3	..	..	64 5 6	60 12 8	24 14 6	22 17 0	67 15 8½	68 7 9½	87 17 8	87 16 5
Levies	..	13 7 0	..	17 11 1	..	7 12 9	..	..	..	..	..	25 10 8	..	4 10 0	..	10 0 11	..	26 9 9
Initiation fees, &c.	0 15 0	0 5 0	1 19 0	6 7 0	0 12 6	1 0 0	0 17 0	0 17 6	..	..	1 7 6	1 12 6	2 17 0	3 17 6	2 5 0	4 10 0	4 19 6	3 9 6
Interest	..	0 18 0	2 14 0	..	0 6 10	..	..	..	..	..	15 12 0	0 15 0	6 18 0	..	8 12 0	..	7 1 0	..
Funeral donations	40 0 0	..	..	..	..	..	..	..	..	..	10 0 0	..	..	..	20 0 0	..	20 0 0	..
Other receipts	..	0 9 0	..	6 13 6	..	5 18 9	..	4 16 6	..	..	..	1 2 9	..	1 2 0	..	9 16 0	..	5 1 3
Total Receipts	70 13 11½	44 17 11½	91 5 1	117 3 8	40 9 8	53 9 10	11 13 3	17 13 3	..	..	91 5 0	89 13 7	34 9 6	32 6 6	98 12 8½	92 14 8½	119 18 2	122 16 11
Total	152 0 10½	17 6 1½	326 3 5	121 13 5	170 19 1½	56 0 4½	37 16 4	12 13 3	65 18 5	6 6 2	352 0 11	90 2 8	142 15 4	43 15 3	281 4 1½	99 17 4½	265 18 0½	146 6 5½
EXPENDITURE.																		
Sick pay	10 8 9	..	45 17 6	..	16 3 9	..	5 0 0	..	..	..	21 14 2	..	5 18 4	..	47 5 10	..	33 12 11	..
Medical attendance	..	48 12 0	..	44 5 7	..	38 0 0	..	8 8 0	..	..	..	47 10 9	..	24 16 6	..	42 15 0	..	78 10 4
Funeral donations	40 0 0	..	..	..	..	..	..	..	..	..	10 0 0	..	..	..	20 0 0	..	20 0 0	..
Levies	5 0 0	..	14 0 6	7 16 6	5 18 6	2 7 0	2 8 0	1 0 0	..	..	7 5 6	3 12 8	4 12 3	5 11 6	15 12 9	9 4 0	18 0 0	9 4 0
Management	..	7 12 2	..	24 19 6	..	8 8 3	..	4 4 9	..	..	..	23 4 1	..	9 16 5	..	20 8 6	..	30 15 8
Other expenditure	..	1 0 0	..	8 3 7	..	0 12 0	3 9 11[1]	..	..	..	..	6 0 0	..	..	..	15 13 0	..	5 8 3
Total Expenditure	55 8 9	57 4 2	59 18 0	85 5 2	22 2 3	49 7 3	10 17 11	13 12 9	..	..	38 19 8	80 7 6	10 10 7	40 4 5	82 18 7	88 0 6	71 12 11	123 18 3
Balance	96 12 1½	—39 18 0½	266 5 5	36 8 3	148 16 10½	6 13 1½	26 18 5	—0 19 6	65 18 5	6 6 2	313 1 3	9 15 2	132 4 9	3 10 10	198 5 6½	11 16 10½	194 5 1½	22 8 2½
DISPOSAL OF FUNDS.																		
Invested at interest	27 7 4	..	248 0 0	..	148 16 7½	6 13 1½	..	..	57 12 11	..	250 0 0	..	131 16 0	..	141 2 0	..	159 0 0	16 0 0
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	29 6 9	—39 18 0½	18 5 5	36 8 3	0 0 3	..	25 18 11	—0 19 6	8 5 6	6 6 2	63 1 3	9 15 2	0 8 9	3 10 10	57 3 6½	11 16 10½	35 5 1½	6 8 2½
Illegally expended, Incdntl. Fnd.	39 18 0½	..	..	..	..	..	0 19 6	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	25 2 10	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	34	31	82	71	39	42	13	6	1	..	63	68	19	26	63	65	73	79
Not entitled { Unfinancial	2	..	..	19	..	1	1	3	..	..	3	5	..	3	10	10	3	14
to benefits { New	4	..	13	11	3	4	..	2	..	..	7	8	2	8	5	15	20	15
Total	40	31	95	101	42	47	14	11	1	..	73	81	21	37	78	90	96	108
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	1		31		9		5		..		10		16		27		26	
Departures { By death	2		..		..		..		..		1[2]		..		1		1	
{ Otherwise	8		25		4		8		1		1		..		14		13	
Number of members sick	4		11		5		2		..		9		3		15		11	
Period of sickness	11 w.		59 w.		25 w. 4 d.		5 w.		..		50 w. 2 d.		12 w. 1 d.		99 w. 3 d.		65 w. 5 d.	
Deaths of registered wives	..		..		..		..		..		1		1[3]		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Error in balance.

[2] Half-benefit clearance member from Victoria Grand Division; there is no record of the funeral donation having been yet paid.

[3] Funeral donation not yet paid.

SONS OF TEMPERANCE.

MELBOURNE GRAND DIVISION—continued.

Name of branch / Where situated / Year when established	St. Mary's. Caulfield. 1881.		Franklin. West Melbourne. 1882.		Grand Division Funds.		Total of Society.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	46 8 3	1 14 4	45 1 6	..	319 3 0	23 17 8	4,137 1 3	56 15 8
Receipts.								
Contributions	21 19 7½	21 19 7½	55 11 6	56 7 5	..	..	810 9 c¾	804 2 6¼
Levies	..	2 8 9	..	10 8 6	155 18 3	89 5 11	..	206 19 8½
Initiation fees, &c.	0 2 6	0 10 0	3 9 6	4 10 0	..	..	24 10 6	33 5 9
Interest	1 17 1	..	..	..	9 4 0	..	133 19 8	1 13 0
Funeral donations	..	..	..	..	..	..	..	..
Other receipts	..	9 0 3	..	6 8 3	12 0 3	34 7 5	12 0 3	118 10 10
Total Receipts	23 19 2½	33 18 7½	59 1 0	77 14 2	177 2 6	123 13 4	980 19 5¾	1,164 11 9¾
Total	70 7 5½	35 12 11½	104 2 6	77 14 2	496 5 6	147 11 0	5,118 0 8¾	1,221 7 5¾
Expenditure.								
Sick pay	12 2 6	..	14 13 4	..	..	..	436 1 6	..
Medical attendance	..	22 7 6	..	41 15 7	..	..	..	662 13 6
Funeral donations	..	..	..	..	100 0 0	..	100 0 0	..
Levies	5 11 0	3 4 9	9 1 6	5 1 4	..	..	..	..
Management	..	8 10 5	..	10 15 3	..	130 5 9	..	380 5 5
Other expenditure	..	0 6 6	..	7 18 5	..	6 11 5	3 9 11	81 6 11
Total Expenditure	17 13 6	34 9 2	23 14 10	65 10 7	100 0 0	136 17 2	539 11 5	1,124 5 10
Balance	52 13 11½	1 3 9½	80 7 8	12 3 7	396 5 6	10 13 10	4,578 9 3¾	97 1 7¾
Disposal of Funds.								
Invested at interest	50 8 8	..	34 7 9	..	260 0 0	..	3,656 19 8½	22 13 1½
Invested in halls	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..
Cash not bearing interest	2 5 3½	1 3 9½	45 19 11	12 3 7	136 5 6	10 13 10	824 17 10¼	74 8 6¼
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	96 11 9	..
Debts due by branch	..	..	..	..	..	..	..	25 2 10
Number of Members.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	15	16	38	55	..	..	733	749
Not entitled to benefits — Unfinancial	6	3	8	2	..	..	82	109
Not entitled to benefits — New	2	1	11	15	..	..	94	81
Total	23	20	57	72	..	..	909	939
Admission, Departure, Sickness, Mortality.								
Admitted	2		25		..		177	
Departures — By death	..		..		..		5	
Departures — Otherwise	5		10		..		142	
Number of members sick	4		4		..		105	
Period of sickness	14 w.		24 w. 4 d.		..		657 w.	
Deaths of registered wives	..		..		..		3	

VICTORIA GRAND DIVISION.

Name of branch / Where situated / Year when established	Corio. Geelong. 1862.		Highton. Highton. 1867.		Concord. St. Alban's. 1867.		Winchelsea. Winchelsea. 1867.		Terang. Terang. 1867.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	2,764 6 8½	294 8 0	174 6 5½	—2 13 7½	609 10 5	—10 0 10	78 3 5½	38 18 5½	365 10 10½	2 17 9½
Receipts.										
Contributions	232 7 1½	229 16 6	13 3 1	13 3 1	59 6 5	59 6 5	12 12 9	13 15 9	37 8 3	37 1 1
Levies	..	17 10 3	..	1 0 0	..	8 16 6	..	1 2 6	..	6 7 3
Initiation fees, &c.	..	16 18 0	..	0 5 0	0 12 0	5 11 6	..	1 0 0	..	0 12 6
Interest	167 10 0	..	3 1 0	..	22 8 4	..	3 5 0	1 12 6	20 19 2	..
Funeral donations	..	..	..	..	..	..	..	..	..	..
Other receipts	2 6 0	49 19 10	..	0 5 0	..	6 13 7	..	..	..	0 6 3
Total Receipts	402 3 1½	314 4 7	16 4 1	14 13 1	82 6 9	80 8 0	15 17 9	17 10 9	58 7 5	44 7 1
Total	3,166 9 10	608 12 7	190 10 6½	11 19 5½	691 17 2	70 7 2	94 1 2½	56 9 2½	423 18 3½	47 4 10½
Expenditure.										
Sick pay	141 1 10	..	23 16 8	..	30 0 0	..	14 4 0	..	19 10 0	..
Medical attendance	..	184 7 9	..	22 1 6	..	47 15 4	..	1 10 0	..	22 0 10
Funeral donations	..	..	..	..	..	..	..	..	..	..
Levies	69 7 0	33 11 0	4 0 0	2 0 0	15 16 0	8 9 6	3 10 0	1 14 6	11 14 0	4 18 0
Management	..	56 11 0	..	2 15 6	..	12 10 1	..	4 12 5	..	8 11 1
Other expenditure	..	32 5 2	..	3 18 2	..	8 1 7	..	4 0 0	..	..
Total Expenditure	210 8 10	306 14 11	27 16 8	30 15 2	45 16 0	76 16 6	17 14 0	11 16 11	31 4 0	35 9 11
Balance	2,956 1 0	301 17 8	162 13 10½	—18 15 8½	646 1 2	—6 9 4	76 7 2½	44 12 3½	392 14 3½	11 14 11½
Disposal of Funds.										
Invested at interest	1,610 0 0	..	71 0 0	..	290 0 0	..	35 14 4½	38 19 5½	357 0 0	..
Invested in halls	1,157 3 7	200 0 0	25 0 0	..	327 9 8	..	35 0 0	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	188 17 5	101 17 8	47 18 2	—18 15 8½	22 2 2	—6 9 4	5 12 10	5 12 10	27 0 0	..
Illegally expended, Incdntl. Fnd.	..	..	18 15 8½	..	6 9 4	..	..	..	8 14 3½	11 14 11½
Debts due by branch	..	..	..	..	..	..	..	..	..	..
Number of Members.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	161	164	9	10	36	41	9	9	24	19
Not entitled to benefits — Unfinancial	9	5	..	..	4	2	..	..	6	11
Not entitled to benefits — New	5	11	1	..	4	2	..	1	..	1
Total	175	180	10	10	44	45	9	10	30	31
Admission, Departure, Sickness, Mortality.										
Admitted	19		..		8		1		1	
Departures — By death	2		..		..		..		..	
Departures — Otherwise	12		..		7		..		..	
Number of members sick	24		3		5		3		4	
Period of sickness	225 w. 4 d.		23 w. 5 d.		30 w.		59 w.		19 w. 3 d.	
Deaths of registered wives	..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.

VICTORIA GRAND DIVISION—continued.

Name of branch / Where situated / Year when established	Mortlake. Mortlake. 1868.		Star of Hope. Drysdale. 1868.		Colac. Colac. 1868.		Queenscliff. Queenscliff. 1868.		You Yangs. Duck Ponds. 1868.		Barwon Rose. Geelong. 1868.		Grange. Hamilton. 1869.		Fitzroy. Heywood. 1869.		Portland. Portland. 1869.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	239 18 1½	— 2 16 10½	259 1 1	8 12 7	10 7 11	10 2 5	44 11 0	3 16 5	158 12 6½	17 18 1½	525 17 10	12 7 8	197 9 2	6 19 2	158 17 8	4 5 5	237 10 6	5 13 1
RECEIPTS.																		
Contributions	23 7 6	23 7 6	63 19 0	65 11 9	6 0 5	6 2 11	9 0 0	9 0 0	37 15 3	39 2 2	68 11 5	67 17 9	19 11 9	25 13 3	26 19 9	27 9 9	18 4 11	19 15 0
Levies	..	..	..	13 9 3	..	0 11 6	..	4 4 0	..	4 3 6	15 5 0	10 18 0	..	2 5 0	..	3 15 0	..	2 19 0
Initiation fees, &c.	..	0 10 0	..	1 18 0	..	3 2 6	..	..	..	..	..	13 12 6	..	3 12 6	..	0 5 0	..	3 14 0
Interest	7 10 0	..	41 19 6	..	..	..	15 2 6	..	3 0 0	..	..	..	1 10 0	..	1 19 6	..	9 18 5	..
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	1 17 11	0 1 0	..	9 0 2	..	..	..	..	..	..	..	1 9 0	..	1 0 0	..	0 10 0	..	0 2 6
Total Receipts	32 15 5	23 18 6	105 18 6	89 19 2	6 0 5	9 16 11	24 2 6	13 4 0	40 15 3	43 5 8	83 16 5	93 17 3	21 1 9	32 10 9	28 19 3	31 19 9	28 3 4	26 10 6
Total	272 13 6½	21 1 7½	364 19 7	98 11 9	16 8 4	19 19 4	68 13 6	17 0 5	199 7 9½	61 3 9½	609 14 3	106 4 11	218 10 11	39 9 11	187 16 11	36 5 2	265 13 10	32 3 7
EXPENDITURE.																		
Sick pay	7 0 0	..	52 6 8	..	..	..	15 10 0	..	37 15 8	..	42 0 0	..	..	..	20 10 0	..	..	..
Medical attendance	..	24 7 6	..	50 16 0	..	3 19 0	..	10 10 0	..	29 12 4	..	53 0 1	..	20 19 0	..	22 0 0	..	13 15 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	7 14 0	4 15 6	15 16 0	11 0 0	2 8 0	1 4 4	2 16 0	0 14 0	12 6 0	10 6 0	15 10 0	11 8 0	6 14 0	5 7 1	8 14 0	4 17 5	3 16 0	3 8 0
Management	..	10 10 9	..	32 4 10	..	3 0 0	..	3 9 6	..	7 8 9	..	23 18 9	..	9 6 2	..	7 6 8	..	2 19 10
Other expenditure	1 14 0[1]	0 3 7	..	0 10 0	..	0 1 6	..	0 7 6	..	..	..	1 0 0	..	0 6 0	0 0 8[2]	..	..	1 3 1
Total Expenditure	16 8 0	39 17 4	68 2 8	94 10 10	2 8 0	8 4 10	18 6 0	15 1 0	50 1 8	47 7 1	57 10 0	89 6 10	6 14 0	35 18 3	29 4 8	34 4 1	3 16 0	21 5 11
Balance	256 5 6½	—18 15 8½	296 16 11	4 0 11	14 0 4	11 14 6	50 7 6	1 19 5	149 6 1½	13 16 8½	552 4 3	16 18 1	211 16 11	3 11 8	158 12 3	2 1 1	261 17 10	10 17 8
DISPOSAL OF FUNDS.																		
Invested at interest	228 7 5	..	161 19 6	..	..	..	50 7 6	..	132 1 4	..	..	..	180 5 2	..	158 12 3	..	230 0 0	..
Invested in halls	..	..	128 3 10	..	..	..	..	..	..	..	530 0 0	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	9 2 5	—18 15 8½	6 13 7	4 0 11	14 0 4	11 14 6	..	1 19 5	17 4 9½	13 16 8½	22 4 3	16 18 1	31 11 9	3 11 8	..	2 1 1	31 17 10	10 17 8
Illegally expended, Incdntl. Fnd.	18 15 8½	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	2 3 6	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	17	20	43	39	6	6	7	7	29	30	37	46	13	14	23	19	8	12
Not entitled to benefits { Unfinancial	..	..	..	9	..	..	..	..	4	5	7	..	1	1	..	3	2	..
Not entitled to benefits { New	2	..	4	2	..	3	..	..	2	..	3	11	1	3	..	..	2	4
Total	19	20	47	50	6	9	7	7	35	35	47	57	15	18	23	22	12	16
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	1		4		3		..		..		16		4		..		5	
Departures { By death	..		..		..		..		..		2		..		..		..	
Departures { Otherwise	..		1		..		..		..		4		1		1		1	
Number of members sick	1		9		..		4		8		6		..		4		..	
Period of sickness	7 w.		52 w. 2 d.		..		15 w. 3 d.		109 w. 5 d.		42 w.		..		60 w. 3 d.		..	
Deaths of registered wives	..		..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Amount omitted in 1882. [2] Error.

SONS OF TEMPERANCE.

VICTORIA GRAND DIVISION—continued.

Name of branch / Where situated / Year when established	Hopeful. Coleraine. 1869.		Glenelg, Casterton, and Sandford. Casterton.—1869.		Darlington. Darlington. 1870.		Portarlington. Portarlington. 1870.		Warrnambool. Warrnambool. 1870.		Anchor. Belfast. 1870.		Grand Division Funds.		Total of Society.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	136 19 10	— 8 0 5	523 13 3½	18 6 5½	179 15 5¾	37 19 1	255 2 0	24 11 6	190 16 1¼	11 12 4¼	102 17 0½	— 0 5 6½	892 10 2	323 1 10	8,105 17 8	797 13 0¾
RECEIPTS.																
Contributions	12 1 0	12 1 0	46 3 10	46 10 4	7 9 6	7 18 6	46 2 7½	44 18 9	35 12 0	35 15 6	8 11 4½	8 11 4½	..	..	784 7 11½	792 18 4½
Levies	..	1 16 0	..	5 15 6	..	0 11 6	..	9 12 0	..	5 5 0	..	0 19 0	226 3 6	128 1 1	15 5 0	101 0 9
Initiation fees, &c.	..	..	..	3 0 0	..	0 1 0	..	9 8 0	..	4 7 6	..	..	..	..	0 12 0	67 18 0
Interest	6 2 0	..	32 0 0	..	9 5 3	..	6 5 0	..	7 15 8	..	4 8 7	..	54 7 0	13 16 2	418 6 11	15 8 8
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	0 8 2	..	0 17 0	14 12 1	..	0 2 6	..	3 5 1	..	12 19 9	..	1 1 0	..	17 16 6	5 9 1	119 4 3
Total Receipts	18 11 2	13 17 0	79 0 10	69 17 11	16 14 9	8 13 6	52 7 7½	67 3 10	43 7 8	58 7 9	12 19 11½	10 11 4½	280 10 6	159 13 9	1,224 0 11½	1,096 10 0½
Total	155 11 0	5 16 7	602 14 1½	88 4 4½	196 10 2¾	46 12 7	307 9 7½	91 15 4	234 3 9¼	70 0 1¼	115 17 0	10 5 10	1,173 0 8	482 15 7	9,329 18 7½	1,894 3 1¼
EXPENDITURE.																
Sick pay	7 0 0	..	7 10 0	..	5 0 0	..	53 10 0	..	59 7 4	..	1 0 0	..	..	..	537 2 2	..
Medical attendance	..	11 5 0	..	39 6 8	..	12 0 0	..	41 10 0	..	19 14 9	..	7 0 0	..	..	..	637 10 9
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	70 0 0	..	70 0 0	..
Levies	3 12 0	1 16 0	13 2 6	7 12 3	2 6 0	1 5 6	11 14 0	7 4 0	10 18 0	5 15 0	2 16 0	1 9 0	..	..	..	..
Management	..	0 7 10	..	14 1 3	..	1 14 9	..	9 15 3	..	7 2 10	..	2 0 4	..	129 5 7	..	349 13 2
Other expenditure	..	..	..	10 4 10½	..	..	..	7 7 6	..	15 17 1	0 11 6[1]	..	29 9 0[2]	48 2 6	30 1 2	134 2 6½
Total Expenditure	10 12 0	13 8 10	20 12 6	71 5 0½	7 6 0	15 0 3	65 4 0	65 16 9	70 5 4	48 9 8	4 7 6	10 9 4	99 9 0	177 8 1	637 3 4	1,121 6 5½
Balance	144 19 0	— 7 12 3	582 1 7½	16 19 4	189 4 2¾	31 12 4	242 5 7½	25 18 7	163 18 5¼	21 10 5¼	111 9 6	— 0 3 6	1,073 11 8	305 7 6	8,692 15 3½	772 16 7¾
DISPOSAL OF FUNDS.																
Invested at interest	120 0 0	..	534 18 4	..	189 4 2¾	..	242 5 7½	17 14 4½	163 18 5¼	..	86 6 0	..	1,073 11 8	293 3 10	5,915 11 10	349 17 8
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2,202 17 1	200 0 0
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	25 0 0	..	..	..	52 0 0	..
Cash not bearing interest	17 6 9	— 7 12 3	47 3 3½	16 19 4	..	31 12 4	..	8 4 2½	..	21 10 5¼	..	— 0 3 6	..	12 3 8	470 9 10½	222 18 11¾
Illegally expended, Incdntl. Fnd.	7 12 3	..	..	..	..	..	..	..	..	..	0 3 6	..	..	..	51 16 6	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2 3 6
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	9	9	32	35	6	5	26	22	27	25	7	7	..	..	529	539
Not entitled { Unfinancial	..	..	5	..	..	..	5	11	..	2	..	..	..	..	43	49
to benefits { New	..	..	3	2	..	..	2	9	..	7	..	..	..	..	29	56
Total	9	9	40	37	6	5	33	42	27	34	7	7	..	..	601	644
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	..		3		..		10		8		..		..		83	
Departures { By death	..		..		..		..		..		..		..		4	
Departures { Otherwise	..		6		1		1		1		..		..		36	
Number of members sick	1		5		1		6		8		1		..		93	
Period of sickness	7 w.		7 w. 3 d.		5 w.		53 w. 3 d.		69 w. 4 d.		1 w.		..		588 w. 5 d.	
Deaths of registered wives	..		..		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amount shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.——[1] Error in carrying balance from March to June quarter.——[2] Loss caused by the failure of the Provincial and Suburban Bank, £28 2s. 6d.; difference between the sum of he amounts stated to be paid by the divisions and that set down as received by the district, £1 6s. 6d.

Name of branch / Where situated / Year when established	Melbourne. Melbourne. 1862.		Collingwood. Collingwood. 1874.		Carlton. Carlton. 1875.		Prahran and St. Kilda. Prahran. 1875.		Hotham. Hotham. 1876.		Brunswick and Coburg. Coburg. 1870.		Abbotsford. Abbotsford. 1883.		District Funds.		Total of Melbourne District.	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funrl. Fd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	5,460 2 11	2,883 12 11	113 1 7	—3 10 7	150 12 11	—12 19 4	176 8 6	0 0 10	52 13 7	10 1 5	219 16 9	50 3 1	47 4 5	8 2 8	1,846 10 2	56 15 2	8,066 10 10	2,992 6 2
RECEIPTS.																		
Contributions	479 6 0	479 6 0	31 10 3	31 10 3	84 7 6	87 15 0	31 12 8	31 12 8	55 15 0	55 15 0	106 10 0	106 10 0	71 10 0	72 5 0	..	..	860 11 5	864 13 11
Levies	..	..	..	..	..	..	..	..	..	..	..	4 10 0	..	..	181 9 0	57 10 3	..	4 10 0
Initiation fees, &c.	5 10 0	5 10 0	2 2 6	..	6 11 3	7 1 3	3 10 0	3 10 0	4 7 6	4 12 6	6 3 9	6 3 9	5 13 9	5 13 9	..	..	33 18 9	32 11 3
Interest	192 9 2½	381 7 7½	3 8 5	3 8 5	3 0 0	3 0 0	4 17 6	4 17 6	..	..	6 1 9	6 1 9	1 10 0	1 10 0	92 19 6	92 19 6	304 6 4½	493 4 9½
Funeral donations	230 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	1,934 6 5	..	6 8 8	1 13 4	3 19 0	..	..	..	12 6 6	..	12 17 0	..	1 1 9	3 9 0	27 19 6	5 2 4	1,998 18 10
Total Receipts	907 5 2½	2,800 10 0½	37 1 2	41 7 4	95 12 1	101 15 3	40 0 2	40 0 2	60 2 6	72 14 0	118 15 6	136 2 6	78 13 9	80 10 6	277 17 6	178 9 3	1,203 18 10½	3,393 18 9½
Total	6,367 8 1½	5,684 2 11½	150 2 9	37 16 9	246 5 0	88 15 11	216 8 8	40 1 0	112 16 1	82 15 5	338 12 3	186 5 7	125 18 2	88 13 2	2,124 7 8	235 4 5	9,270 9 8½	6,386 4 11½
EXPENDITURE.																		
Sick pay	500 17 0	..	33 10 0	..	64 1 10	..	17 0 0	..	54 18 0	..	66 10 0	..	34 10 0	..	..	..	771 6 10	..
Medical attendance	..	289 6 3	..	26 16 10	..	56 17 3	..	25 18 10	..	56 0 9	..	97 9 0	..	51 9 8	..	..	..	603 18 7
Funeral donations	230 0 0[1]	..	..	..	..	..	..	..	..	..	..	..	..	..	230 0 0	..	230 0 0.	..
Levies	97 10 6	31 18 6	8 1 0	2 12 0	15 1 0	4 14 3	7 14 6	2 1 6	12 19 6	3 19 0	23 1 0	7 2 0	17 1 6	5 3 0	..	..	..	..
Management	..	201 18 8	..	10 12 6	..	13 0 8	..	7 15 0	..	13 10 9	..	17 19 7	..	23 4 1	..	67 14 6	..	355 15 9
Other expenditure	..	193 17 7	1 7 0[3]	2 15 6	1 0 0[3]	1 0 0	..	..	..	1 16 8	..	11 9 2	..	1 10 0	10 0 0[6]	42 17 0	12 7 0	255 5 11
Total Expenditure	828 7 6	717 1 0	42 18 0	42 16 10	80 2 10	75 12 2	24 14 6	35 15 4	67 17 6	75 7 2	89 11 0	133 19 9	51 11 6	81 6 9	240 0 0	110 11 6	1,013 13 10	1,215 0 3
Balance	5,539 0 7½	4,967 1 11½	107 4 9	—5 0 1	166 2 2	13 3 9	191 14 2	4 5 8	44 18 7	7 8 3	249 1 3	52 5 10	74 6 8	7 6 5	1,884 7 8	124 12 11	8,256 15 10½	5,171 4 8½
DISPOSAL OF FUNDS.																		
Invested at interest	5,175 0 0	..	90 11 7	..	100 0 0	..	178 6 0	..	..	..	244 1 3	51 5 10	70 0 0	..	1,863 15 4	104 0 7	7,721 14 2	155 6 5
Invested in halls	32 18 0½	4,967 1 11½	..	..	..	..	..	..	..	..	..	..	..	..	..	..	32 18 0½	4,967 1 11½
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	331 2 7	..	11 13 1	—5 0 1	66 2 2	13 3 9	13 8 2	4 5 8	44 18 7	7 8 3	5 0 0	1 0 0	4 6 8	7 6 5	20 12 4	20 12 4	497 3 7	48 16 4
Illegally expended, Incdntl. Fnd.	..	..	5 0 1	..	..	..	..	..	..	..	..	..	..	..	..	..	5 0 1	..
Debts due by branch	..	..	..	..	..	..	..	10 10 0	..	..	..	..	..	..	..	..	..	10 10 0
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	Beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	289	290	23	19	38	50	14	16	31	43	60	60	..	45	..	..	455	523
Not entitled { Unfinancial	28	23	1	..	10	5	3	7	3	4	5	10	..	13	..	..	50	62
to benefits { New	14	7	1	4	2	4	6	..	7	..	10	11	79	5	..	..	119	31
Total	331	320	25	23	50	59	23	23	41	47	75	81	79	63	..	..	624	616
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																		
Admitted	11		4		11		6		11		13		15		..		71	
Departures { By death	11[1]		..		..		2[4]		..		..		1[5]		..		14	
Departures { Otherwise	11		6		2		4		5		7		30		..		65	
Number of members sick	72		4		10		3		7		17		6		..		119	
Period of sickness	588 w. 1 d.		33 w. 3 d.		77 w. 3 d.		17 w.		85 w.		66 w. 3 d.		34 w. 3 d.		..		902 w. 1 d.	
Deaths of registered wives	4[2]		..		..		..		..		..		..		..		4	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] The funeral donation of a member who died on the 27th December, 1883, is included in the sum paid.—[2] One of these was the wife of a member who was not entitled to benefit.—[3] Contributions forwarded to other branches.—[4] One member not entitled to benefit, and one funeral donation not yet paid.—[5] Funeral donation not yet paid.—[6] Funeral donation for a member's wife who died in 1883.

ST. PATRICK'S SOCIETY.

HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY.

BALLARAT DISTRICT.

	St. Patrick's Society				Hibernian Australasian Catholic Benefit Society — Ballarat District											
Name of branch	Geelong and Western District.		Total of Society.*		Ballarat. Ballarat. 1868.		Smythesdale. Smythesdale. 1870.		Bungaree. Bungaree. 1871.		Allandale. Allandale. 1883.		Grand Lodge Funds.		Total of District.*	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	1,665 17 0	58 13 9¾	9,732 7 10	3,050 19 11¾	60 17 11	301 12 11	46 18 3	−5 2 0	268 19 8	−20 19 11	5 19 8	−4 14 2½	725 2 2	−41 9 4	1,107 17 8	229 7 5½
Receipts.																
Contributions	208 11 6	212 16 6	1,069 2 11	1,077 10 5	245 11 4	174 13 11	11 17 0	17 15 9	16 14 6	25 2 0	29 5 0	48 14 6	..	..	303 7 10	266 6 2
Levies	..	..	..	4 10 0	..	0 5 0	..	1 15 0	..	2 12 0	..	..	58 1 0	29 7 5	..	4 12 0
Initiation fees, &c.	13 5 0	14 5 0	47 3 9	46 16 3	3 18 9	3 18 9	..	..	..	..	8 0 0	9 0 0	..	..	11 18 9	12 18 9
Interest	108 17 9	..	413 4 1½	493 4 9½	10 10 0	10 10 0	..	..	8 8 0	..	..	..	29 0 0	..	47 18 0	10 10 0
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	34 14 10¼	5 2 4	2,033 13 8¼	10 0 0	2 5 6	..	1 10 0	..	5 0 6	0 0 4	7 2 11	..	14 9 8	10 0 4	30 8 7
Total Receipts	330 14 3	261 16 4¼	1,534 13 1½	3,655 15 1¾	270 0 1	191 13 2	11 17 0	21 0 9	25 2 6	32 14 6	37 5 4	64 17 5	87 1 0	43 17 1	373 4 11	324 15 6
Total	1,996 11 3	320 10 2	11,267 0 11½	6,706 15 1½	330 18 0	493 6 1	58 15 3	15 18 9	294 2 2	11 14 7	43 5 0	60 3 2½	812 3 2	2 7 9	1,481 2 7	554 2 11½
Expenditure.																
Sick pay	133 13 4	..	905 0 2	..	205 3 4	..	10 6 6	..	3 0 0	..	19 10 0	..	..	..	237 19 10	..
Medical attendance	..	143 16 2	..	747 14 9	..	131 14 2	..	12 2 0	..	24 4 0	..	24 6 3	..	..	..	192 6 5
Funeral donations	40 0 0	..	270 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	..	..	..	..	41 10 0	22 7 6	3 0 0	1 4 0	4 2 6	1 17 2	9 8 6	3 18 9	..	..	..	..
Management	..	68 7 8	..	424 3 5	..	60 4 11	..	13 7 4	..	15 16 3	..	22 5 0	..	39 8 6	..	151 2 0
Other expenditure	..	31 4 3	12 7 0	286 10 2	..	0 18 6	1 10 8[2]	0 13 0	..	..	..	5 0 0	31 13 0[3]	36 18 9	33 3 8	43 10 3
Total Expenditure	173 13 4	243 8 1	1,187 7 2	1,458 8 4	246 13 4	215 5 1	14 17 2	27 6 4	7 2 6	41 17 5	28 18 6	55 10 0	31 13 0	76 7 3	271 3 6	386 18 8
Balance	1,822 17 11	77 2 1	10,079 13 9½	5,248 6 9½	84 4 8	278 1 0	43 18 1	−11 7 7	286 19 8	−30 2 10	14 6 6	4 13 2½	780 10 2	−73 19 6	1,209 19 1	167 4 3½
Disposal of Funds.																
Invested at interest	1,822 17 11	77 2 1	9,544 12 1	232 8 6	84 4 8	215 15 4	..	..	148 18 7	..	..	..	623 0 0	..	856 3 3	215 15 4
Invested in halls	..	..	32 18 0½	4,967 1 11½	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	..	..	497 3 7	48 16 4	..	62 5 8	32 10 6	−11 7 7	107 18 3	−30 2 10	14 6 6	4 13 2½	83 10 8	−73 19 6	238 5 11	−48 11 0½
Illegally expended, Incdntl. Fnd.	..	..	5 0 1	..	..	..	11 7 7	..	30 2 10	..	..	..	73 19 6	..	115 9 11	..
Debts due by branch	20 0 0	..	20 0 0	10 10 0	..	..	..	..	..	..	..	..	..	..	..	..
Number of Members.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	158	169	613	692	122	123	9	10	17	13	17	14	..	..	165	160
Not entitled to benefits — Unfinancial	..	..	50	62	19	10	1	..	..	1	6	9	..	..	26	20
Not entitled to benefits — New	9	10	128	41	4	2	..	..	1	..	2	4	..	..	7	6
Total	167	179	791	795	145	135	10	10	18	14	25	27	..	..	198	186
Admission, Departure, Sickness, Mortality.																
Admitted	19		90		6		..		..		13		..		19	
Departures — By death	3[1]		17		..		..		..		..		..		..	
Departures — Otherwise	4		69		16		..		4		11		..		31	
Number of members sick	24		143		37		3		1		7		..		48	
Period of sickness	221 w. 4 d.		1,123 w. 5 d.		285 w. 4 d.		10 w. 2 d.		3 w.		19 w. 3 d.		..		318 w. 3 d.	
Deaths of registered wives	..		4		..		..		..		..		..		..	

Note.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amount shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.—[1] One member's funeral donation not paid.—[2] Error in previous year.—[3] Of this amount, £30 was funeral donations on account of last year; 2s., error; and the remainder the difference between the amount stated to be received by the district and the sum of the amounts returned as paid by the branches.

MELBOURNE DISTRICT.

Name of branch / Where situated / Year when established	St. Francis. Melbourne. 1865.		St. Kilian's. Sandhurst. 1868.		St. Mary's. St. Kilda. 1869.		St. Mary's. Kyneton. 1869.		St. Joseph's. Collingwood. 1869.		St. Michael's. Hotham. 1869.		Belfast. Belfast. 1869.		St. Patrick's. Warrnambool. 1869.	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	927 1 0	149 17 4	976 10 8¾	125 8 1	440 12 6	30 4 3	736 15 3½	39 17 2½	201 15 1	44 13 6	381 4 4	179 0 3	217 16 5	—3 5 7	486 8 9½	—24 5 9½
RECEIPTS.																
Contributions	582 3 0	582 3 0	259 19 8¼	281 1 5½	196 2 11	227 5 11	113 5 9	113 5 9	146 7 0	169 17 2	325 19 0	325 19 0	35 7 8	35 7 8	99 18 9	99 18 9
Levies	..	96 18 0	..	42 7 0	..	3 11 0	..	20 14 0	..	2 14 0	..	54 4 6	..	5 17 0	..	11 19 0
Initiation fees, &c.	42 1 3	42 1 3	31 5 0	43 5 0	16 12 6	16 12 6	9 12 0	10 12 0	5 3 9	5 3 9	24 12 6	24 12 6	2 7 6	2 7 6	3 15 0	3 15 0
Interest	74 4 0	..	84 7 6	..	41 11 6	..	46 16 8	..	15 0 0	..	40 7 0	4 7 6	12 12 8	..	31 11 7	..
Funeral donations	250 0 0	..	90 0 0	..	60 0 0	..	10 0 0	..	50 0 0	..	40 0 0	..	10 0 0	..	..	..
Other receipts	12 10 0	48 8 10	..	16 1 6	..	36 11 6	..	52 3 0	..	1 11 6	..	28 13 6	..	2 12 6	..	5 0 0
Total Receipts	960 18 3	769 11 1	465 12 2¼	382 14 11½	314 6 11	284 0 11	179 14 5	196 14 9	216 10 9	179 6 5	430 18 6	437 17 0	60 7 10	46 4 8	135 5 4	120 12 9
Total	1,887 19 3	919 8 5	1,442 2 11	508 3 0½	754 19 5	314 5 2	916 9 8½	236 11 11½	418 5 10	223 19 11	812 2 10	616 17 3	278 4 3	42 19 1	621 14 1½	96 6 11½
EXPENDITURE.																
Sick pay	556 14 4	..	280 10 10	..	202 13 4	..	54 6 8	..	97 10 0	..	266 16 8	..	8 6 8	..	28 6 8	..
Medical attendance	..	503 1 0	..	200 12 10	..	188 18 5	..	112 8 8	..	118 1 8	..	268 11 3	..	27 12 0	..	59 19 4
Funeral donations	250 0 0	..	120 0 0	..	60 0 0	..	10 0 0	..	50 0 0	..	40 0 0	..	10 0 0	..	..	..
Levies	151 16 10	30 19 4	71 19 6	14 0 8	48 13 3	10 12 6	31 6 0	6 11 4	36 1 0	7 14 4	80 18 0	16 18 0	9 10 6	1 11 6	24 3 0	6 0 10
Management	..	141 8 2	..	64 18 4	..	53 14 0	..	46 2 1	..	48 12 0	..	62 5 7	..	10 10 7	..	43 9 10
Other expenditure	..	43 16 2	..	25 11 0	..	18 3 9	..	26 6 11	..	7 18 0	10 0 0[2]	49 5 5	..	..	..	6 3 6
Total Expenditure	958 11 2	719 4 8	472 10 4	305 2 10	311 6 7	271 8 8	95 12 8	191 9 0	183 11 0	182 6 0	397 14 8	397 0 3	27 17 2	39 14 1	52 9 8	115 13 6
Balance	929 8 1	200 3 9	969 12 7	203 0 2½	443 12 10	42 16 6	820 17 0½	45 2 11½	234 14 10	41 13 11	414 8 2	219 17 0	250 7 1	3 5 0	569 4 5½	—19 6 6½
DISPOSAL OF FUNDS.																
Invested at interest	929 8 1	30 11 11	852 0 0	201 19 2	440 0 0	42 16 6	692 12 6	..	150 0 0	..	414 8 2	185 11 10	235 6 1	..	547 7 5	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	..	169 11 10	117 12 7	1 1 0½	3 12 10	..	128 4 6½	45 2 11½	84 14 10	41 13 11	..	34 5 2	15 1 0	3 5 0	2 10 6	—19 6 6½
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	19 6 6½	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	388	416	176	195	129	144	87	87	113	116	213	238	27	28	57	59
Not entitled to benefits { Unfinancial	31	38	7	11	17	7	4	9	7	..	6	14	1	..	8	6
Not entitled to benefits { New	20	28	12	16	3	10	16	4	2	4	28	12	1	1	1	1
Total	439	482	195	222	149	161	107	100	122	120	247	264	29	29	66	66
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	94		49		26		13		9		34		3		6	
Departures { By death	11[1]		5		2		..		2		3		..		..	
Departures { Otherwise	40		17		12		20		9		14		3		6	
Number of members sick	81		45		30		8		16		49		4		7	
Period of sickness	759 w. 5 d.		338 w. 1 d.		289 w. 4 d.		54 w. 2 d.		99 w. 4 d.		294 w.		8 w. 2 d.		28 w. 2 d.	
Deaths of registered wives	4		3		2		1		1		2		1		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] One of these was a half-benefit member.

[2] Sick pay on account of another branch.

HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY.

MELBOURNE DISTRICT—continued.

Name of branch / Where situated / Year when established	St. Monica's. Essendon. 1870.		St. Patrick's. Brighton. 1870.		St. Brigid's, Fitzroy. (Late St. George's, Carlton.) 1870.		St. Mary's. Castlemaine. 1870.		Sts. Peter and Paul. South Melbourne. 1870.		St. Ignatius. Richmond. 1870.		St. Mary's. Williamstown. 1870.		St. Ann's. Broadmeadows. 1870.	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
Balance from last year	£ s. d. 124 7 2½	£ s. d. 1 18 4½	£ s. d. 112 11 2	£ s. d. —26 9 6	£ s. d. 533 7 9	£ s. d. 69 14 9½	£ s. d. 241 12 4	£ s. d. 11 3 6	£ s. d. 628 18 6	£ s. d. 24 0 3	£ s. d. 1,090 0 8	£ s. d. 50 1 9	£ s. d. 13 8 1½	£ s. d. 17 17 7½	£ s. d. 140 0 10½	£ s. d. 5 0 10½
RECEIPTS.																
Contributions	21 6 11	21 6 11	54 6 6	47 13 1	195 5 6	231 2 10½	80 8 6	80 8 6	194 10 10½	202 9 6½	310 16 11	369 15 1	135 12 3	135 12 3	19 5 3	32 2 4
Levies	..	3 14 0	..	9 19 6	..	3 16 1	..	14 1 6	..	30 10 0	..	5 15 0	26 17 6	29 13 0	..	0 10 6
Initiation fees, &c.	0 10 0	0 10 0	6 0 6	6 0 6	24 1 0	20 19 0	1 5 0	2 5 0	19 1 5	19 1 5	28 3 9	28 3 9	2 17 6	2 17 6	..	..
Interest	6 0 0	..	..	..	26 9 0	..	16 4 4	..	42 5 0	..	74 0 0	..	4 13 2	..	..	..
Funeral donations	..	..	..	..	10 0 0	..	30 0 0	..	50 0 0	..	20 0 0	..	..	..	7 6 4	..
Other receipts	..	11 4 0	4 2 2	43 15 8	..	16 16 6	..	2 19 9	..	35 8 8	..	26 1 6	54 0 0	17 7 6	..	..
Total Receipts	27 16 11	36 14 11	64 9 2	107 8 9	255 15 6	272 14 5½	127 17 10	99 14 9	305 17 3½	287 9 7½	433 0 8	429 15 4	224 0 5	185 10 3	26 11 7	32 12 10
Total	152 4 1½	38 13 3½	177 0 4	80 19 3	789 3 3	342 9 3	369 10 2	110 18 3	934 15 9½	311 9 10½	1,523 1 4	479 17 1	237 8 6½	203 7 10½	166 12 5½	37 13 8½
EXPENDITURE.																
Sick pay	11 3 4	..	41 19 3	..	116 13 4	..	55 13 4	..	105 0 0	..	174 2 6	..	121 0 10	..	5 16 8	..
Medical attendance	..	25 1 0	..	58 7 7	..	186 19 6	..	69 12 5	..	185 7 0	..	289 15 9	..	144 4 0	..	23 12 0
Funeral donations	..	..	..	..	20 0 0	..	30 0 0	..	70 0 0	..	20 0 0	..	..	..	..	..
Levies	5 2 6	1 9 8	16 4 0	3 0 0	53 16 6	10 15 4	19 2 0	5 16 8	51 7 0	10 11 8	77 19 6	16 9 4	32 12 0	9 12 6	..	2 7 2
Management	..	7 17 0	..	15 8 0	..	49 9 0	..	24 6 0	..	45 11 3	..	72 0 10	..	30 5 0	..	7 0 9
Other expenditure	..	0 3 5	..	15 17 1	4 0 0[1]	30 13 0	..	3 4 8	..	33 15 2	..	30 14 0	2 0 0[1]	6 19 9	..	..
Total Expenditure	16 5 10	34 11 1	58 3 3	92 12 8	194 9 10	277 16 10	104 15 4	102 19 9	226 7 0	275 5 1	272 2 0	408 19 11	155 12 10	191 1 3	5 16 8	32 19 11
Balance	135 18 3½	4 2 2½	118 17 1	—11 13 5	594 13 5	64 12 5	264 14 10	7 18 6	708 8 9½	36 4 9½	1,250 19. 4	70 17 2	81 15 8½	12 6 7½	160 15 9½	4 13 9½
DISPOSAL OF FUNDS.																
Invested at interest	111 0 0	..	60 8 2	..	594 0 0	16 0 0	264 14 10	..	700 0 0	25 0 0	1,075 0 0	..	..	..	150 15 2	..
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	24 18 3½	4 2 2½	46 15 6	—11 13 5	0 13 5	48 12 5	..	7 18 6	8 8 9½	11 4 9½	175 19 4	70 17 2	81 15 8½	12 6 7½	10 0 7½	4 13 9½
Illegally expended, Incdntl. Fnd.	..	..	11 13 5	..	..	..	..	..	..	..	..	..	..	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	16	16	34	45	128	151	58	58	121	137	220	230	96	100	17	18
Not entitled to benefits { Unfinancial	.	..	6	5	12	12	4	5	7	15	4	5	6	7	2	2
Not entitled to benefits { New	..	1	2	3	7	6	6	2	13	16	13	23	9	2	2	..
Total	16	17	42	53	147	169	68	65	141	168	237	258	111	109	21	20
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	1		12		38		3		34		32		5		..	
Departures { By death	..		..		..		..		3		1		..		..	
Departures { Otherwise	..		1		16		6		4		10		7		1	
Number of members sick	3		6		29		10		27		39		22		3	
Period of sickness	11 w. 1 d.		46 w. 1 d.		116 w. 4 d.		94 w. 4 d.		105 w.		198 w. 2 d.		210 w. 4 d.		5 w. 5 d.	
Deaths of registered wives	..		..		2		3		1		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Sick pay on account of other branches.

MELBOURNE DISTRICT—continued.

Name of branch	St. Joseph's.	St. Aiipius.	St. Patrick's.	St. Joseph's.	St. Peter's.	St. Mary's.	Benalla.	St. Patrick's.
Where situated	Hawthorn.	Oakleigh.	Daylesford.	Beechworth.	Epping.	Echuca.	Benalla.	Stawell.
Year when established	1870.	1871.	1871.	1871.	1871.	1871.	1872.	1872.
	Sick and Funeral Fund. / Incidental Fund.	Sick and Funeral Fund. / Incidental Fund.	Sick and Funeral Fund. / Incidental Fund.	Sick and Funeral Fund. / Incidental Fund.	Sick and Funeral Fund. / Incidental Fund.	Sick and Funeral Fnd. / Incidental Fund.	Sick and Funeral Fnd. / Incidental Fund.	Sick and Funeral Fnd. / Incidental Fund.
Balance from last year	£ s. d. / £ s. d.	£ s. d. / £ s. d.	£ s. d. / £ s. d.	£ s. d. / £ s. d.	£ s. d. / £ s. d.	£ s. d. / £ s. d.	£ s. d. / £ s. d.	£ s. d. / £ s. d.
	253 6 9½ / —7 16 11½	191 7 4 / —1 9 6½	188 8 10 / 10 5 3	44 7 3 / 87 8 6	87 12 1 / 1 9 0	202 14 8½ / 0 9 1½	15 13 7 / 3 8 2	19 1 11 / 0 3 4
RECEIPTS.								
Contributions	26 2 8 / 26 2 8	21 10 0 / 20 15 0	56 10 9 / 59 8 3	56 15 5 / 90 3 7	9 5 0 / 9 13 0	56 17 1 / 74 14 7	20 5 0 / 20 5 0	38 17 10 / 38 17 10
Levies	.. / 8 5 6	.. / 0 16 0	.. / 9 8 0	.. / ..	.. / ..	.. / 10 9 6	.. / 3 0 0	.. / 10 1 6
Initiation fees, &c.	3 1 6 / 3 6 6	2 10 0 / ..	3 2 6 / 3 2 6	12 1 9 / 17 1 9	1 5 0 / 1 10 0	11 15 0 / 12 15 0	1 5 0 / 1 5 0	.. / ..
Interest	0 3 6 / 12 0 0	10 16 2 / ..	10 0 0 / 2 0 0	1 3 0 / 4 17 0	4 0 0 / ..	9 0 0 / ..	.. / ..	.. / ..
Funeral donations	.. / ..	.. / ..	.. / ..	30 0 0 / ..	.. / ..	10 0 0 / ..	.. / ..	.. / ..
Other receipts	.. / 10 1 6¼	.. / 4 9 6½	.. / 5 13 6	.. / 2 19 6	.. / 6 13 0	6 0 10 / 8 14 0	.. / 0 7 6	.. / 4 10 2
Total Receipts	29 7 8 / 59 16 2¼	34 16 2 / 26 0 6½	69 13 3 / 79 12 3	100 0 2 / 115 1 10	14 10 0 / 17 16 0	93 12 11 / 106 13 1	21 10 0 / 24 17 6	38 17 10 / 53 9 6
Total	282 14 5½ / 51 19 2¾	226 3 6 / 24 11 0	258 2 1 / 89 17 6	144 7 5 / 202 10 4	102 2 1 / 19 5 0	296 7 7½ / 107 2 2½	37 3 7 / 28 5 8	57 19 9 / 53 12 10
EXPENDITURE.								
Sick pay	12 18 4 / ..	4 0 0 / ..	47 13 4 / ..	67 11 8 / ..	4 6 8 / ..	28 16 8 / ..	6 0 0 / ..	35 13 4 / ..
Medical attendance	.. / 28 8 8	.. / 17 5 0	.. / 40 13 9	.. / 67 14 0	.. / 10 0 0	.. / 72 1 8	.. / 17 16 3	.. / 27 4 11
Funeral donations	.. / ..	.. / ..	.. / ..	30 0 0 / ..	.. / ..	10 0 0 / ..	.. / ..	.. / ..
Levies	7 7 6 / 1 17 6	9 5 0 / 1 5 6	13 4 0 / 2 15 8	13 19 0 / 3 13 0	3 18 2 / 0 12 8	18 18 6 / 5 18 8	4 13 6 / 1 9 11	6 19 6 / 1 18 4
Management	.. / 12 4 0	.. / 6 0 0	.. / 30 15 9	.. / 38 6 9	.. / 6 0 0	.. / 19 0 0	.. / 6 0 0	.. / 24 6 6
Other expenditure	0 3 0 / 1 13 6	14 15 3½[1] / ..	.. / 5 11 1	.. / 3 17 3	5 16 2[1] / ..	0 2 0[3] / 9 2 2	.. / ..	.. / 0 13 6
Total Expenditure	20 8 10 / 44 3 8	28 0 3½ / 24 10 6	60 17 4 / 79 16 3	111 10 8 / 113 11 0	14 1 0 / 16 12 8	57 17 2 / 106 2 6	10 13 6 / 25 6 2	42 12 10 / 54 3 3
Balance	262 5 7½ / 7 15 6¾	198 3 2½ / 0 0 6	197 4 9 / 10 1 3	32 16 9 / 88 19 4	88 1 1 / 2 12 4	238 10 5½ / 0 19 8½	26 10 1 / 2 19 6	15 6 11 / —0 10 5
DISPOSAL OF FUNDS.								
Invested at interest	225 0 0 / ..	191 1 0 / ..	197 4 9 / ..	23 0 0 / 77 0 0	60 0 0 / ..	225 0 0 / ..	.. / ..	.. / ..
Invested in halls	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..
Invested, other freehold property	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..
Cash not bearing interest	37 5 7½ / 7 15 6¾	7 2 2½ / 0 0 6	.. / 10 1 3	9 16 9 / 11 19 4	28 1 1 / 2 12 4	13 10 5½ / 0 19 8½	26 10 1 / 2 19 6	14 16 6 / —0 10 5
Illegally expended, Incdntl. Fnd.	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	0 10 5 / ..
Debts due by branch	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..	.. / ..
NUMBER OF MEMBERS.	At beginning of year. / At end of year.	At beginning of year. / At end of year.	At beginning of year. / At end of year.	At beginning of year. / At end of year.	At beginning of year. / At end of year.	At beginning of year. / At end of year.	At beginning of year. / At end of year.	At beginning of year. / At end of year.
Entitled to benefits	20 / 18	15 / 13	36 / 41	47 / 49	8 / 9	30 / 43	16 / 16	27 / 21
Not entitled to benefits { Unfinancial	.. / ..	1 / 5	5 / 1	.. / 4	1 / ..	.. / 2	.. / 1	2 / 2
Not entitled to benefits { New	.. / 6	.. / ..	3 / 1	.. / 10	1 / 2	12 / 13	.. / ..	3 / ..
Total	20 / 24	16 / 18	44 / 43	47 / 63	10 / 11	42 / 58	16 / 17	32 / 23
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.								
Admitted	7	2	3	18	2	20	1	..
Departures { By death	..	..	1[2]	1	..	..	..	..
Departures { Otherwise	3	..	3	1	1	4	..	9
Number of members sick	3	1	7	1	1	9	1	7
Period of sickness	12 w. 5½ d.	4 w.	47 w. 4 d.	74 w. 2 d.	4 w. 2 d.	28 w. 5 d.	6 w.	35 w. 4 d.
Deaths of registered wives	..	..	..	1	..	1	..	..

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Error in balance. [2] This member not entitled to benefit at time of death. [3] Commission.

HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY.

MELBOURNE DISTRICT—continued.

	St. Patrick's, Kilmore, 1873.		St. Ambrose, Woodend, 1873.		St. Peter's, Wandiligong, 1873.		St. Mary's, Sale, 1874.		St. Mary's, Dandenong, 1874.		St. Mary's, Hamilton, 1876.		St. Patrick's, Horsham, 1876.		All Saints, Portland, 1876.	
	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	181 16 4	226 4 9	99 14 9	—0 1 6	159 3 11	110 4 1	152 10 9	5 13 4	98 19 11	14 12 0	163 7 0	—11 16 4	94 17 1	—67 9 9	48 7 11	5 3 5
RECEIPTS.																
Contributions	78 4 3	78 4 2	21 18 0	21 18 0	34 14 6	54 13 2	38 12 4	56 9 11	31 15 0	36 4 0	40 15 4	40 15 4	10 6 0	15 17 3	16 8 3	18 8 3
Levies	..	11 2 0	4 11 0	3 0 0	..	6 10 0	..	1 17 0	..	..	0 16 6	6 17 0	..	..	..	2 15 0
Initiation fees, &c.	7 17 6	8 17 6	1 5 0	1 5 0	0 15 0	0 15 0	0 2 6	1 0 0	2 11 6	2 0 0	1 17 6	1 17 6	6 12 6	10 17 6	..	..
Interest	11 12 4	11 12 4	6 0 0	..	7 10 0	6 0 0	14 5 0	..	4 10 0	..	..	..	..	..	1 19 6	..
Funeral donations	..	..	10 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	3 12 0	13 3 3	..	8 7 9	..	11 6 9	..	4 10 0	..	5 10 6	0 4 5	14 19 9	..	..	3 16 11	4 5 0
Total Receipts	101 6 1	122 19 3	43 14 0	34 10 9	42 19 6	79 4 11	52 19 10	63 16 11	38 16 6	43 14 6	43 13 9	64 9 7	16 18 6	26 14 9	22 4 8	25 8 3
Total	283 2 5	349 4 0	143 8 9	34 9 3	202 3 5	189 9 0	205 10 7	69 10 3	137 16 5	58 6 6	207 0 9	52 13 3	111 15 7	—40 15 0	70 12 7	30 11 8
EXPENDITURE.																
Sick pay	26 10 0	..	0 13 4	..	17 0 0	..	22 0 0	..	5 0 0	..	31 0 0	..	10 0 0	..	3 16 8	..
Medical attendance	..	57 13 3	..	21 4 6	..	48 15 0	..	50 0 0	..	28 2 11	..	33 15 0	..	21 0 0	..	12 0 0
Funeral donations	..	..	10 0 0	..	..	..	..	..	..	..	..	..	..	..	..	..
Levies	22 16 0	6 19 5	4 10 0	1 2 7	9 17 0	2 9 0	9 19 0	3 15 8	8 13 6	1 13 8	11 2 0	2 9 6	4 10 0	2 9 10	4 11 6	1 11 7
Management	..	46 8 6	..	6 0 0	..	24 2 3	..	10 0 0	..	7 14 6	..	19 4 7	..	15 2 6	..	7 7 10
Other expenditure	..	13 10 11	..	..	..	9 12 6	..	1 16 0	..	11 4 6	..	..	..	..	..	1 6 9
Total Expenditure	49 6 0	124 12 1	15 3 4	28 7 1	26 17 0	84 18 9	31 19 0	65 11 8	13 13 6	48 15 7	42 2 0	55 9 1	14 10 0	38 12 4	8 8 2	22 6 2
Balance	233 16 5	224 11 11	128 5 5	6 2 2	175 6 5	104 10 3	173 11 7	3 18 7	124 2 11	9 10 11	164 18 9	—2 15 10	97 5 7	—79 7 4	62 4 5	8 5 6
DISPOSAL OF FUNDS.																
Invested at interest	214 11 4	224 11 11	120 0 0	..	150 0 0	100 0 0	106 0 0	..	100 0 0	..	150 0 0	..	..	..	56 4 5	..
Invested in hails	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	19 5 1	..	8 5 5	6 2 2	25 6 5	4 10 3	67 11 7	3 18 7	24 2 11	9 10 11	12 2 11	—2 15 10	17 18 3	—79 7 4	6 0 0	8 5 6
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	2 15 10	..	79 7 4	..	..	..
Debts due by branch	..	..	..	..	..	..	..	..	..	..	..	..	..	6 2 6	..	..
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	43	54	13	15	27	25	32	30	21	23	23	33	..	5	12	13
Not entitled to benefits: Unfinancial	10	8	3	2	8	4	2	4	2	4	4	..	5	..	6	1
Not entitled to benefits: New	3	..	..	1	..	1	3	..	1	..	5	..	5	9	..	..
Total	56	62	16	18	35	30	37	34	24	27	32	33	10	14	18	14
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	10		2		1		1		4		3		9		..	
Departures: By-death	..		..		..		..		..		..		..		..	
Departures: Otherwise	4		..		6		4		1		2		5		4	
Number of members sick	7		1		5		7		1		8		1		2	
Period of sickness	26 w. 3 d.		4 d.		56 w.		22 w.		5 w.		70 w. [1]		10 w.		3 w. 5 d.	
Deaths of registered wives	..		1		..		..		..		..		..		..	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

[1] Funeral donation not yet paid.

HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY.

MELBOURNE DISTRICT—continued.

Name of branch / Where situated / Year when established	St. Paul's. Coburg. 1876.		St. Patrick's. Coleraine. 1880.		St. Patrick's. Tatura. 1883.		St. Bernard. St. Arnaud. 1883.		District Funds.		Total of District.		Ballarat District.		Total of Society.*	
	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fnd.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.	Sick and Funeral Fund.	Incidental Fund.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Balance from last year	109 10 9	28 12 3	76 9 4	3 9 6	12 1 0	8 3 0	4 17 0	6 3 6	3,600 17 4	107 14 5	13,057 16 4¼	1,225 6 5½	1,107 17 8	229 7 5½	14,165 14 0¼	1,454 13 11
RECEIPTS.																
Contributions	88 11 3	84 10 3	14 4 0	14 4 0	15 7 0	15 7 0	17 2 6	17 2 6	..	..	3,464 18 7¾	3,749 3 0½	303 7 10	266 6 2	3,768 6 5¾	4,015 9 2½
Levies	..	13 17 0	..	2 7 6	2 1 0	2 1 0	..	2 9 0	904 0 9	205 16 0	34 6 0	431 0 1	..	4 12 0	34 6 0	435 12 1
Initiation fees, &c.	6 7 6	12 6 9	..	..	5 5 0	5 5 0	14 14 6	14 14 6	..	..	299 17 11	326 6 2	11 18 9	12 18 9	311 16 8	339 4 11
Interest	6 2 2	..	..	..	..	..	..	..	167 14 1	..	778 4 6	40 16 10	47 18 0	10 10 0	826 2 6	51 6 10
Funeral donations	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other receipts	..	8 1 6	..	0 3 6	..	4 16 6	6 0 7	23 10 1	..	283 13 10	90 6 11	770 13 0¾	10 0 4	30 8 7	100 7 3	801 1 7¾
Total Receipts	101 0 11	118 15 6	14 4 0	16 15 0	22 13 0	27 9 6	37 17 7	57 16 1	1,071 14 10	489 9 10	4,667 13 11¾	5,317 19 2¼	373 4 11	324 15 6	5,040 18 10¾	5,642 14 8¼
Total	210 11 8	147 7 9	90 13 4	20 4 6	34 14 0	35 12 6	42 14 7	63 19 7	4,672 12 2	597 4 3	17,725 10 4	6,543 5 7¾	1,481 2 7	554 2 11½	19,206 12 11	7,097 8 7¼
EXPENDITURE.																
Sick pay	84 16 8	..	18 0 0	..	..	..	4 0 0	..	..	..	2,556 11 1	..	237 19 10	..	2,794 10 11	..
Medical attendance	..	72 16 9	..	13 2 6	..	..	..	18 2 6	..	..	..	3,120 1 1	..	192 6 5	..	3,312 7 6
Funeral donations	..	..	..	..	..	..	..	..	670 0 0	..	730 0 0	..	..	..	730 0 0	..
Levies	24 6 0	6 10 10	3 3 0	0 19 6	..	..	11 16 0	1 12 4	..	..	..	1,247 13 5	..	151 2 0	..	1,398 15 5
Management	..	23 1 6	..	3 15 8	..	28 12 0	..	7 0 0	..	183 12 8	..	669 1 4	33 3 8	43 10 3	118 4 11½	712 11 7
Other expenditure	..	27 18 1	..	..	..	..	..	10 8 0	48 4 10[1]	273 15 3	85 1 3½					
Total Expenditure	109 2 8	130 7 2	21 3 0	17 17 8	..	28 12 0	15 16 0	37 2 10	718 4 10	457 7 11	3,371 12 4½	5,036 15 10	271 3 6	386 18 8	3,642 15 10½	5,423 14 6
Balance	101 9 0	17 0 7	69 10 4	2 6 10	34 14 0	7 0 6	26 18 7	26 16 9	3,954 7 4	139 16 4	14,353 17 11½	1,506 9 9¾	1,209 19 1	167 4 3½	15,563 17 0½	1,673 14 1¼
DISPOSAL OF FUNDS.																
Invested at interest	90 0 0	..	..	..	..	..	..	..	3,890 0 0	..	13,015 1 11	903 11 4	856 3 3	215 15 4	13,871 5 2	1,119 6 8
Invested in halls	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Invested, other freehold property	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cash not bearing interest	11 9 0	17 0 7	69 10 4	2 6 10	34 14 0	7 0 6	26 18 7	26 16 9	64 7 4	139 16 4	1,225 2 6	602 18 5¾	238 5 11	—48 11 0½	1,463 8 5	554 7 5¼
Illegally expended, Incdntl. Fnd.	..	..	..	..	..	..	..	..	..	..	113 13 6½	..	115 9 11	..	229 3 5½	..
Debts due by branch	..	..	..	..	..	..	..	6 11 3	..	..	..	12 13 9	..	..	..	12 13 9
NUMBER OF MEMBERS.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.	At beginning of year.	At end of year.
Entitled to benefits	55	66	11	11	..	14	..	16	..	..	2,316	2,553	165	160	2,481	2,713
Not entitled { Unfinancial	6	6	..	..	..	4	..	..	..	..	177	184	26	20	203	204
to benefits { New	4	6	..	..	31	2	14	10	..	..	220	190	7	6	227	196
Total	65	78	11	11	31	20	14	26	..	..	2,713	2,927	198	186	2,911	3,113
ADMISSION, DEPARTURE, SICKNESS, MORTALITY.																
Admitted	16		..		5		16		..		479		19		498	
Departures { By death	..		..		..		..		..		29		..		29	
Departures { Otherwise	3		..		16		4		..		236		31		267	
Number of members sick	17		1		..		2		..		469		48		517	
Period of sickness	94 w.		18 w.		..		4 w.		..		3,184 w. 3½ d.		318 w. 3 d.		3,503 w. ½ d.	
Deaths of registered wives	..		..		..		..		..		24		..		24	

NOTE.—Where the minus sign (—) occurs the amount against which it is placed has been borrowed from the other fund.

* The payments from the branches to the parent society, and *vice versâ*, are not carried into the total tables, the amounts set down in the returns of the parent society as receipts for "Levies" both in the Sick and Funeral and in the Incidental Funds being the sum of the amounts shown in the branch returns as expenditure for Funeral Fund and Management Levies respectively, and the amounts shown as "Funeral donations" paid by the parent society being the sum of the amounts entered by the branches as Receipts—Funeral donations.——[1] This amount consists of funeral donations on account of last year, £40; insurance, £5 7s. 6d.; and £2 17s. 4d., the difference between the amount stated to be received by the district from the branches and the sum of the amounts returned by the branches as paid to the district.

By Authority: JOHN FERRES, Government Printer, Melbourne.

1885.

VICTORIA.

RAILWAY STATISTICS OF AUSTRALASIA, 1884.

PRESENTED TO BOTH HOUSES OF PARLIAMENT BY HIS EXCELLENCY'S COMMAND.

(To be substituted for Table X., page 16, of "Australasian Statistics, 1884," Parliamentary Paper No. 81, Session 1885.)

Name of Colony.	On the 31st December.			Receipts during Year.	Working Expenses during Year.
	Railways Open.		Railways in Course of Construction.		
	Length.	Capital Cost.			
	Miles.	£	Miles.	£	£
Victoria	1,663	22,070,300	39 [1]	2,196,149	1,335,800
New South Wales [2] ...	1,665	20,080,138	391	2,086,237	1,301,259
Queensland	1,207	8,631,835 [3]	746 [4]	630,631	357,535
South Australia	1,059	7,273,520	263	606,539	382,723
Western Australia	118 [5]	381,885	48	20,809	18,114
Total	5,712	58,437,678	1,487	5,540,365	3,395,431
Tasmania [6]	215	1,793,939	159	114,768	95,748
New Zealand [7]	1,570	11,810,194	158	1,045,712	690,026
Grand Total ...	7,497	72,041,811	1,804	6,700,845	4,181,205

[1] In Victoria, besides the lines in course of construction, there were 1,201 miles authorized but not commenced.

[2] Including 45 miles of private railway, but exclusive of 35 miles of Government tramway. The gross receipts from the latter amounted to £223,454, and the working expenses to £215,086.

[3] Including cost of lines in progress.

[4] Including railways authorized.

[5] Including 42 miles of private railway.

[6] Including 170 miles of private lines, of which 122 miles are guaranteed by the Government. These were constructed at a capital cost of £1,328,445, and in 1884 yielded a gross revenue of £85,693, whilst the working expenses amounted to £75,195.

[7] The figures for New Zealand are for the year ended 31st March, 1885. A private railway, 91 miles in length, is included.

HENRY HEYLYN HAYTER,
Government Statist.

Office of the Government Statist,
Melbourne, 2nd December, 1885.

[*Approximate Cost of Paper.*—Preparation, not given; Printing (1,160 copies), £2 5s. 0d.]

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